

ECONOMIC LIFE IN THE BOMBAY KARNATAK

BY THE SAME AUTHOR

ECONOMIC HISTORY OF THE BOMBAY DECCAN AND KARNATAK
(1818-1868)

THE PERIOD OF TRANSITION (1818-1826)

A HISTORY OF BRITISH DIPLOMACY AT THE COURT OF THE
PESHWAS (1786-1818).

THE LAST PHASE (1815-1818)

THE AFTERMATH (1818-1826)

THE MALWAN RESIDENCY (1812-1819)

ECONOMIC LIFE IN THE BOMBAY DECCAN (1818-1939)

RATNAGIRI COLLECTORATE (1821-1829)

ECONOMIC LIFE IN THE BOMBAY KONKAN (1818-1939)

KEY TO THE MAP OVERLEAF

BELGAUM DISTRICT

1. BELGAUM; 2. CHANGAD; 3. KHANAPUR; 4. BAILHONGAL;
5. SARDATTI; 6. MURGOD PETA; 7. GOKAK; 8. HUKERI;
9. CHIKODI; 10. ATHNI.

BIJAPUR DISTRICT

11. INDI; 12. BIJAPUR; 13. SINDGI; 14. BAGEWADI; 15. MUD-
DEBIHAL; 16. BILGI PETA; 17. BAGALKOT; 18. HUNGUND;
19. BADAMI.

DHARWAR DISTRICT

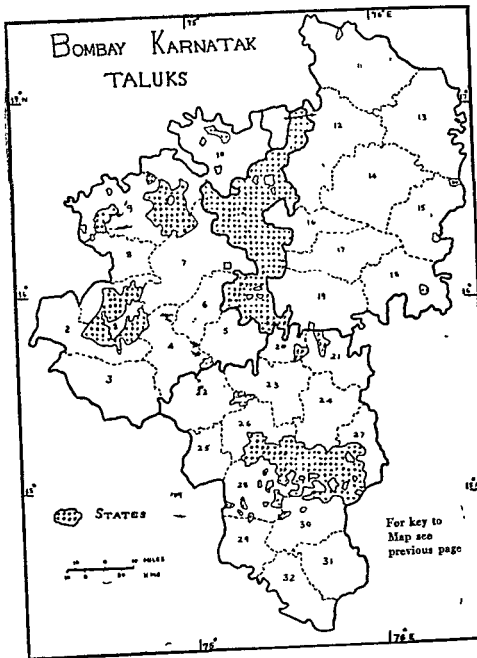
20. NARGUND PETA; 21. RON; 22. DHARWAR; 23. NAVALGUND;
24. GADAG; 25. KALCHATGI; 26. HUBLI; 27. MUNDARGI PETA;
28. BANKAPUR; 29. HANGAL; 30. HAVERI; 31. RANIBENNUR;
32. HIREKERUR.

BOMBAY KARNATAK TALUKS

 STATES

0 10 20 MILES
0 10 20 KM

For key to
Map see
previous page



ECONOMIC LIFE IN THE BOMBAY KARNATAK

(1818-1939).

By

R. D. CHOKSEY

UNIVERSITY OF JODHPUR LIBRARY



ASIA PUBLISHING HOUSE

BOMBAY • CALCUTTA • NEW DELHI • MADRAS
LUCKNOW • LONDON • NEW YORK

PRINTED IN INDIA

BY V. RAJU AT THE ORIENTAL WATCHMAN PUBLISHING
HOUSE, SALISBURY PARK, POONA AND PUBLISHED BY
P. S. JAYASINGHE, ASIA PUBLISHING HOUSE, BOMBAY.

PREFACE

A CONCLUSION to the *Economic History of Western India* will be given in the fourth volume on the Survey on Gujarat. It is for this reason the author has not given any conclusion in the last two surveys on the Konkan and the Karnatak.

Readers will find, that at times, information on the early years (1818-50) is given in snippets and the thread of the narrative appears to be lost. There is much temptation to round off the narrative by remarks which could be based only on a generalization unsupported by any reliable evidence. The author has, even in spite of such a remark as 'economic progress is not effectively appraised,' avoided falling into the snare of drawing a conclusion which would be obviously false.

The greatest difficulty in the path of the author of these regional surveys is the lack of proper and consistent data. Such data is not at all easily available. And when found it is invariably in bits and pieces which require immense labour to piece together in any form of narrative.

To be truthful, as one must be in a historical narrative, you have to eschew imagination and especially the temptation to make a sweeping generalization from data which you definitely know only speaks of a village or at most a taluka. Western writers of Economic History cannot understand our difficulty and feel that our economic survey lacks quantitative analysis and is, therefore, without shape, argument or conclusion. The main emphasis should be always on facts and no conclusions must be drawn which distort facts or emphasise any aspect in a way which the historian knows to be false.

Research is the pursuit of truth. And if the narrative becomes uninteresting and dull it should not matter, for no portion of the evidence must be distorted to suit the fancy of the writer. The temptation is always there but must be avoided. Even snippets of information have their value and give the reader the opportunity to get in snatches information of the times, place and people.

But for the dynamic energy of early British administrators we would be lacking in information on the later Maratha and

PREFACE

early British administration. Fortunately, these early British records are preserved. Only such information makes a history of those years possible. No records in India, till very recently, were valued as a reservoir of historical information and, therefore, kept with care. We are, even today, painfully learning the lesson of the importance of archives and their national value. In such a world the task of the historian is even more difficult.

Western India was under a system of land revenue, known as the ryotwari, which at various periods spread from district to district. This process of land settlement occupied British attention throughout the nineteenth century. According to it, land revenue was to be revised every thirty years, which meant the reappraisal of the economic condition of the ryot *vis-a-vis* his farm. The reports on this reappraisal of the economic condition at the end of thirty years are called Revised Land Settlement and Assessment Reports. These reports often form the basis for the study of not only the former land revenue, but even such topics as markets, fairs, communications, value of land, prices, etc. The reports vary in the information given. *The earlier reports are packed with details on nearly every economic aspect of the taluka where the assessment was introduced; but as we approach recent times the information given on all topics is scanty and the presentation varies very much from the earlier reports. Certain aspects of economic development mentioned in the earlier reports are completely dropped and our narrative suffers and, at times, remains incomplete. This is very much so in the story of prices where consistent data for an entire district is seldom available. Most of the prices given are either for a taluka or a village; and for some years the prices of many places are missing. This is, moreover, true of statistics for many other aspects of economic life in Western India under the British. The Census Reports also present similar difficulties. The contents of the reports vary from decade to decade. Aspects emphasized in the earlier reports are completely dropped at the next census or the presentation so changed as to be of little avail in drawing any conclusion. The voluminous Parliamentary Papers are a reservoir of information on many topics but only for the very*

early period of British rule. At best they give snippets of information on certain aspects of economic life over certain years only. The same could be said of the manuscript material which stretches over longer periods of time but the material is kept so badly that one has to plough through a mass of useless papers before the relevant, if any, is found. The science of Archives is still to be applied to these vast storehouses of manuscript material. The study of these papers requires great patience, time and labour and the reward is not quite satisfactory in proportion. The Selections from the Records of the Bombay Government, published over many years, make a substantial contribution to research on a variety of topics. The Gazetteers are too well-known to need introduction. They are, especially the footnotes, a reservoir of vast information. But this well collated material is only available till 1880. Government and private reports, monographs, manuals, pamphlets and books all come in for their share of attention. A detailed bibliography will be published with the Survey on Gujarat to show the material utilised for these regional surveys.

I do not wish to make these difficulties, so commonly found in the path of all research workers, an excuse for the shortcomings in my work. They are many for which I seek the reader's indulgence. These regional surveys are the work of a pioneer. And like the work of a pioneer it bristles with imperfections. Much has to be done in this branch of Economic History; but the author believes that a regional survey is the best approach to the study of this subject.

It is true that an explicit study of resources gives a more clear and consistent picture of the economic progress of a village or a taluka rather than an entire region. Among several difficulties pointed out in writing a regional survey, it must be mentioned that great attention has to be paid to the administrative changes constantly effected in the region. Entire districts, talukas and villages were from time to time shifted from one region to another. For example taking the Karnatak region, the entire territory was known to the British when it was conquered from the Peshwa, as the 'Carnatic'. There were no separate districts, like Be'gaum or Bijapur. Belgaum became a

PREFACE

subcollectorate for administrative ease; and not till 1864 was Bijapur born as a separate collectorate. Several villages, where Kanarese was spoken, were transferred from the Sholapur Collectorate in the Bombay Deccan to the Bijapur Collectorate in the Bombay Karnatak in 1864. Such administrative changes affect the statistics of the regions, from time to time in the survey reports and make consistent narration often impossible.

The author acknowledges his indebtedness to the University of Poona for the grant-in-aid received by him from the University towards the cost of publication of his book. He is thankful to the Modern Education Society and the Trustees of the Sir Dorabji Tata and M. K. Tata Trusts for their publication grants. The author is grateful to Principals N. G. Suru and P. R. Damle for their encouragement and help in the publication of this and the earlier works. Among a host of friends who deserve special mention are Mr. and Mrs. N. A. Palkhivala, Professor R. D. Choksey, Mr. H. D. Banaji and Mr. Dadi Banaji. The author is deeply obliged to G. S. Kulkarni, Professor in Geography, for the drawings of the maps included in this work.

A survey covering the same period (1818-1939) on Gujarat is under preparation. The author expects to conclude these labours in a year or two.

R. D. CHOKSEY

Poona, 20th May 1962

CONTENTS

<i>Preface</i>	vii
I GEOGRAPHICAL BACKGROUND	1
II ECONOMIC HISTORY (1818-1875)	11
III THE PEOPLE	32
IV AGRICULTURE	64
V COTTON	103
VI BOMBAY KARNATAK (1875-1939)	113
VII FORESTS	145
VIII DOMESTIC COMMERCE	157
IX INDUSTRIES	176
X TRANSPORT	195
<i>Index</i>	209

LIST OF MAPS

BOMBAY KARNATAK TALUKS	<i>Frontispiece</i>
NATURAL REGIONS	2
BOMBAY KARNATAK—JAWARI	65
BOMBAY KARNATAK—RICE	67
BOMBAY KARNATAK—WHEAT	69
BOMBAY KARNATAK—COTTON	102
BOMBAY KARNATAK—FORESTS	144
BOMBAY KARNATAK—IMPORTANT TOWNS (1939)	156
BOMBAY KARNATAK—COMMUNICATIONS	194
COLLECTORATE OF DHARWAR	198
SKELETON MAP OF BOMBAY PRESIDENCY	199

LIST OF TABLES

1. Quinquennial Rainfall in the Karnatak	7
2. Temperature	9
3. Revenue Collections and Remissions during 1833-43	25
4. Price of Jawari at Dharwar during 1833-43	26
5. Revenue Collections and Remission during 1860-61 to 1873-74	28
6. Dharwar Grain: Rupee Price	29
7. Prices of Grain in Dharwar	30
8. Population of the Bombay Karnatak, 1825	32
9. Population in the Bombay Karnatak, 1872-1911	35
10. Maximum Population in Receipt of Relief in Districts and Registered Plague Mortality for Period 1896-1901	36
11. Population in the Bombay Karnatak, 1901	36
12. Population of Bijapur District	38
13. Increase or Decrease in Population of Dharwar, Bijapur and Belgaum between 1901-11	38
14. Population in Kalghatgi and Bankapur from 1881-1921	39
15. Estimated Net Influenza Mortality, 1918-19	40
16. Area and Population of Districts of Belgaum, Bijapur and Dharwar, 1931-41	40
17. Variation and Density of Population, 1901-41	41
18. Towns and Villages, 1872	41
19. Population of Towns in 1872	42
20. Variation in the Population of the Towns of Karnatak since 1922	45
21. Towns with Population over 10,000	46
22. Education, 1872	50
23. Education by Age, Sex and District	51
24. Literacy in 1911 and 1921	51
25. Growth of Education	52
26. Language Distribution per 1,000 of population in 1891 and 1911	52
27. Distribution of Marathi to Kanarese per 1,000 of the Population in 1901 and 1911	54
28. Languages spoken in the Districts of the Bombay Karnatak	54
29. Cotton Spinners and Weavers in Karnatak Districts	54
30. Extent and Distribution of Indebtedness by Classes	56
31. Family Budget	58
32. Objects and Amount of Debts in Three Villages of Dharwar	59

LIST OF TABLES

33. Quinquennial Statement of Holdings in Government Area for the Revenue Years ending 31st July, 1917, 1922, 1927	60
34. Percentage to Total Debt Provided by Sundry Agencies in Three Villages of Dharwar	61
35. Interest Rates on Loans in Dharwar Villages	62
36. Borrowings in Dharwar Villages	62
37. Acreage under Jawari in the Districts of Karnatak in 1939	66
38. Acreage under Bajri in the Districts of Karnatak in 1939	66
39. Acreage under Rice in the Districts of Karnatak in 1939	68
40. Acreage under Wheat in the Districts of Karnatak in 1939	68
41. Acreage under Sugarcane in Bombay Province in 1938-39	72
42. Acreage under Oilseeds in the Districts of Bombay Karnatak	73
43. Decline in Acreage under Cotton Since 1925	74
44. Results of Experimental Farming in Dharwar	76
45. Sources of Water Supply, 1886-87	81
46. Sources of Water Supply, 1937-38	81
47. Comparative Expenditure on Irrigation and for Other Purposes	82
48. Gokak Land Project	83
49. Total Area under All Irrigated Crops in Karnatak, 1938-39	85
50. Total Number of Cattle in the Karnatak, 1890-91	86
51. Total Number of Cattle in the Karnatak, 1895-1900	87
52. Loss of Cattle in the Districts of Karnatak between 1895-96 and 1909-10	87
53. Variations in the Number of Cattle in Karnatak 1895-96 and 1904-10	88
54. Quinquennial Census of the Total Number of Cattle in the Karnatak from 1915-16 to 1934-35	89
55. Number of Co-operative Societies in the Southern Division of Kanara in 1936-37	98
56. Co-operative Societies in the Bombay Karnatak	100
57. Areas under Local Cotton in Dharwar, 1842-60	108
58. Gains made by the Dharwar District from American Cotton, 1842-43 to 1875-76	109
59. The Acreage under Fibres in 1938-39	111
60. Outstanding Balances in the Districts of Karnatak 1875-76 and 1876-77	115

LIST OF TABLES

61. Outstanding Balances of Revenue in 1875-76 and 1878-79	116
62. Revenue Collections in the Karnatak from 1875-76 to 1882-83	116
63. Prices of Produce in the Karnatak at the End of the Year 1881-85	117
64. Annual Return of Retail Prices of Staple Foodgrains	118
65. Prices per Rupee in Seers of Eighty Tolas	119
66. The Extent of Famine in the Districts of Karnatak	119
67. Rainfall in Karnatak 1899 to 1901	120
68. Land Revenue Collected in Karnatak from 1903-11	125
69. Prices of Foodgrains in Belgaum District in 1913-14	129
70. Distribution of Areas according to Liability to Famine	130
71. Prices of Staple Articles	131
72. Land Revenue Collections from 1911-12 to 1917-18	132
73. Prices of Staple Articles	133
74. Land Revenue Collections from 1920-21 to 1930-31	134
75. Balance of Takavi Loans on 1st October 1923 in the Districts of Karnatak	135
76. Prices of Staple Articles	137
77. Area and Yield of Food Crops from 1933-34 to 1937-38	138
79. Land Revenue Collection from 1931-32 to 1937-38	138
79. Quinquennial Revenue, Expenses and Surplus of Forests from 1914-19 to 1919-24	146
80. Biennial Revenue, Expenditure and Surplus of Forests from 1923-24 to 1924-30	148
81. Quinquennial Output of Major and Minor Forest Produce, 1921-22 to 1940-41	149
82. Prices for Sandalwood in Dharwar Compared to Prices in Mysore and Madras	150
83. Revenue, Expenditure and Surplus of Forest Produce from 1930-31 to 1934-40	151
84. Prices of Jawari in Bijapur District for each Decade	163
85. Indices of Prosperity at Gadag and Betegiri	166
86. The Rail-Borne Trade at Gadag	167
87. Sources of Income of Bagalkot Municipality	173
88. Number of Looms in the Talukas of Karnatak	182
89. The Number of Looms in 1889 and 1919	185
90. Number of Looms at Ilkal	186
91. Number of Looms at Bagalkot, Ilkal and Guledgud	187
92. Population and Towns of Karnatak	190
93. The Railway Mileage in the Karnatak	205

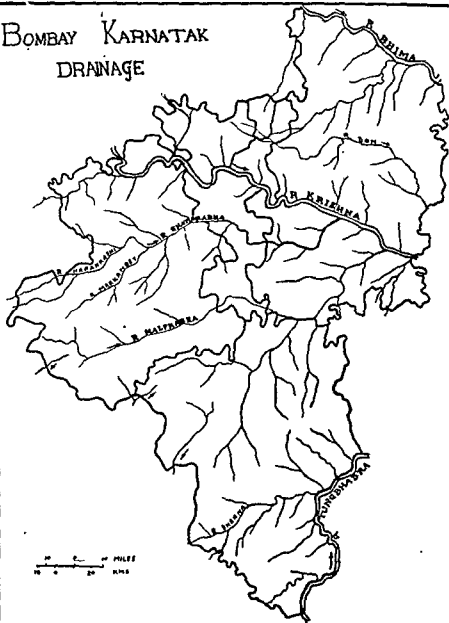
Happy the man whose wish and care
A few paternal acres bound,
Content to breathe his native air
In his own ground.

POPE

From toil he wins his spirits light,
From busy day the peaceful night;
Rich, from the very want of wealth,
In heaven's best treasures, peace and health.

GRAY

BOMBAY KARNATAK DRAINAGE



CHAPTER I

GEOGRAPHICAL BACKGROUND

THE KARNATAK, in physical condition, approximates to the Deccan, but has a more certain and more copious rainfall, a more fertile soil and a slightly more unhealthy climate.¹ It consists of the three districts of Belgaum, Dharwar and Bijapur, the Native State of Kolhapur and the intermingled feudatories known as the Southern Maratha *Jagirs*.

The western portion which forms the eastern slope of the Western Ghats is well wooded and contains the head waters of many rivers which eventually join the Krishna. Here it is a region of irregular hills and valleys. The major rivers of the Karnatak are the Krishna and its tributaries. The main tributaries are the Don to the north of the Krishna while to the south are the Ghatprabha, the Malprabha and the Tungbhadra. The last forms a natural boundary separating Karnatak Division from Bellary District and a part of Mysore state.

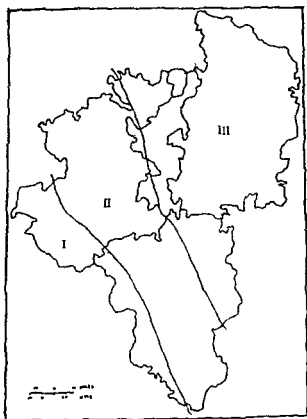
In the centre and east, the Karnatak is a black soil undulating plain, which is interrupted by bands of rocks which jut out as residual hills along the Ghatprabha and the Malprabha rivers. Soils, mostly following the underlying rocks, yield a variety of colour and quality, from the poorer red and brown types of the Western area to the rich black in the Don basin. While the Deccan plateau has a greater bias towards millet, particularly *bajri*, the Karnatak plateau is well known for its cotton and wheat.

The Karnatak may be roughly divided, like the Deccan, into three tracts running parallel to the ghats, the *Mallad*, the Transition, of no great width, and the *Desh*, the bulk of the area. The *Mallad*, which is parallel to the Ghats, is an unhealthy malarious area of heavy rainfall, growing rice as its staple product. The Transition, also a rice tract with a sprinkling of millets, is somewhat unhealthy and then as you move eastwards, you come to the wide rolling plains of rich black

¹ *Census Report of 1911*, p. 6.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

soil of the *Desh*, an area of limited rainfall and similar to Ahmednagar and Sholapur in climate. This gradation is similar to what has been shown in the Bombay Deccan.



Natural Regions: I. Ghat region: hilly and wet;
II. Transition Belt; III. Eastern region—dry.

The Western rice tract in spite of its unhealthiness supports a higher population than the black soil plain, and the Transition a higher percentage than either. The figures for the Transition tract are swollen by the three large towns of Hubli, Belgaum and Dharwar. The difference in favour of the Transition must be due to less unhealthiness, accessibility of market

and the presence of the railway. The railway was built because the population was denser, and the existence of the railway has caused an increase in the population.

If the *Mallad* and the Transition are united into a single belt, then one is led to distinguish the entire region into two sub-regions: the Transitional Belt along the edge of the Ghats, and the dry plateau in the east.

The *Mallad* is a belt extending from the former Kolhapur state to the southern boundary of the Province in the North Kanara district. Here the Sahyadris wear a much dissected appearance on account of deep river valleys. A warm humid climate, and an extensive rich forest dominate the natural and human landscape of this region. The region is very sparsely settled. Human activity follows the lines of communication. Most of the villages are situated along the major roads.

As the *Mallad* gradually loses itself into the Transitional belt, which is about 20 miles in width, the region reveals many features of transition. The geological structure, consisting of the Dharwar rock types, changes into an igneous complex in the east; from reddish soils to black soils; from irregular hill features to rich black soil basins; from the wet Karnatak to the dry Bijapur plateau; from rice to millet and cotton; from thinly populated areas to thickly populated areas; a rapid decline in rainfall shows transitional vegetation of medium sized trees to open grasslands. A variety of crops from rice and ragi to tobacco, sugar and cotton are possible because the rainfall is certain and is supplemented by well, tank and canal irrigation. Betel vine cultivation is also found here; and cattle breeding and dairying have a place in local agriculture. Prosperous villages indicate the agricultural wealth of the region.

The density of population in this region varies from 250 to 390 persons per square mile. A thickly populated agricultural tract, it is more influenced by towns which are route and commercial centres. The towns of Belgaum and Shahapur are the commercial areas of the northern zone, while Dharwar and Hubli centralise the economic activities of the south. Other towns like Napani and Sankeshwar in the north are depots for tobacco, jaggery and wheat of the dry plateau, and for

ECONOMIC LIFE IN THE BOMBAY KARNATAK

rice and timber of the ghats. Belgaum, Dharwar and Hubli, big commercial centres, transport cotton, millet and oil seeds of the plateau; while Byadgi, Haveri and Ranibennur are on the route of commercial products of regions like Hyderabad, Mysore and Bellary. Railways have further added to the growth of commercial contacts of these towns. The industrial element is so far limited to larger towns like Belgaum and Hubli.

East of this Transitional belt, the land is drained by the Krishna and its tributaries. The region waters 74,000 sq. miles and is the largest region of the Bombay Karnatak. The Bhima, which separates Bijapur district from Sholapur, and the Don, drain the north-eastern portions of Bijapur, while the Ghatprabha and the Malprabha drain the central portion. The southern extremity is drained by the Tungabhadra. This is the dry plateau and has extensive black soil cover and an undulating topography. In this region, millet is the leading crop but, from the commercial point of view, cotton stands foremost and is the mainstay of the agricultural economy of the Karnatak. The region is not very well populated and the Bijapur District lies like the Ahmednagar and the Sholapur Districts in the famine zone. Agricultural production and compact villages are restricted to valleys while dry farming and sheep grazing characterise the plateau. The Don valley forms the granary of the region. It is the most fertile tract of the plateau. Here the villages are well populated. Towns, mostly commercial centres, are few. Bijapur is the centre of commercial activity in the north-eastern zone. Bagalkot controls the economy of the lower Krishna valley. Gokak, Bailhongal and Gadag are cotton collecting centres and serve the needs of the southern cotton growing tracts. This region was well known for the handloom products of Guledgud, Bagalkot and Gadag, for a century or more before the advent of the British. They are an excellent example of how geography influences human occupation.

The monotony of the rich rolling plains of black soil is broken by what are called the Residual Hills. The landscape of these Residual Hills is entirely different. This region is

GEOGRAPHICAL BACKGROUND

drained by the Ghatprabha and the Malprabha. The red soil cover is poor and the region is mostly scrub. Cultivable land lies between the hills and the black soil plain. The region is mostly covered by poor grass lands. Water falls are found in many places, the most important being the Gokak Falls. Captain Newbold who visited the celebrated spot in 1845 wrote:

"The ponderous descent and the heavy and muddy colour of the water convey a feeling of weight through the eye to the senses, which is relieved by the lightness and airiness of thin clouds of white vapour and amber-coloured spray which ascend from the basin at the bottom of the gorge in curling wreaths, curtaining the lower portion of the fall, and through which the basin was only seen at intervals when its surface was swept by the fitful gusts that swept up the glen."²

The banks of the river are bordered with hills and forests. The prettiest spot of scenery, in the country, is where the river cuts through the low ranges of hill. This hilly interior is hardly inhabited except by the nomadic Lāmbani tribe. Even otherwise this region is thinly populated and only the lines of communications possess human importance.

It is to the south and east of these Residual Hills that the rich cotton zone of the Karnatak lies. This vast plain is drained by the Malprabha and its tributaries. Besides the Krishna and its bigger tributaries, there are feeders of less importance like the Varda, Dharma, Kumadvate and Hirehalla. To the south, a part of the drainage belongs to the Tungabhadra.

Agriculture is dependent on rainfall. Cotton is the biggest commercial crop. It is followed by wheat, *javari* and oilseeds. The soil and climate are suited to cotton. It has the advantage of both the monsoons, the south-west and north-east. The quality and quantity of cotton are governed by the climate. Climate and geography are favourable to the growth of cotton in the Karnatak.

² *Notes Principally Geographical on the South Mahratta Country*, Captain Newbold, p. 354.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

A passing mention may be made of the Kappatgadd hills to the east of the Dharwar District. It is a region of iron-clay and slate with traces of gold. They cover a tract four to five miles broad and stretch about thirty miles south-east of the Tungabhadra. They are bare even of brushwood, with steep sides and irregular outline. They are the home of panthers and wild pig. The soil is singularly unfertile and the rainfall is scanty.

Near the Sahyadris, rain from the south-west monsoon is very heavy and constant. Belgaum, opposite a depression in the Ghats, admits the monsoon current which is less obstructed than in most part of the range. Moreover, all through the monsoon, a very strong west wind blows constantly through the depression in the Ghat range. June to September are very rainy days and even in October it rains nearly every second day. The climate is, therefore, much damper than in most parts of the Deccan, especially those to the north and the east. Further east, in the *talukas* of Chikodi, Gokak and Sampgaon, it is fitful. The *talukas* still further east have a lesser rain, but this is supplemented by a scanty supply from the north-east monsoon (which comes generally in October and later).

The Bijapur District receives its rain from the south-west as well as the north-east monsoon. Hungund enjoys an even and a generally sure rainfall. Bagalkot and Badami fare well as a rule. The rich plains of the Krishna and Don valleys are uncertain. The northern *talukas* of Bijapur, Indi and Sindgi have a capricious and light rainfall. The rains are not generally over till about the middle of November. The supply from the north-east monsoon is variable. In some years it fails.

The Dharwar District is composed of hilly tracts—the *Mallad* growing rice and hill grains (Hangal, Kalghatgi and Kod) while the black soil plains grow wheat and cotton (Gadag, Ron, Navalgund and Hubli) or cotton but no wheat (Karajgi and Ranebennur). The Dharwar and Bankapur *talukas* are partly *Mallad*. The soil of the *Mallad* is red and gravelly, but the rainfall is steady and comparatively heavy. It is more certain and seasonal further to the west. In the fertile black soil plains good seasonal rains result in large crops, but the same region is

GEOGRAPHICAL BACKGROUND

subject to irregular and uncertain rainfall leading to drought. Though Dharwar has a wet climate, rain seldom falls as heavily as on the coast, and the total annual rainfall is less than on the western coast or on the Sahyadris. During the early months of the south-west rains the eastern talukas have but a small share. Most of their rain falls about October. If it were not for the north-east monsoon much of the country would be liable to famine.

Table 1 gives the rainfall in the Karnatak every five years from 1887 to 1938:

TABLE I

QUINQUENNIAL RAINFALL IN THE KARNATAK, 1885-1938

Years	Belgaum		Bijapur		Dharwar	
	Ins.	Cts.	Ins.	Cts.	Ins.	Cts.
1887-88	45.	81	21.	92	33.	34
1892-93	64.	01	35.	37	37.	26
1897-98	45.	28	28.	47	41.	24
1902-03	51.	86	21.	18	38.	46
1907-08	56.	76	10.	44	39.	91
1912-13	71.	09	17.	35	23.	12
1917-18	52.	36	31.	83	38.	87
1922-23	50.	42	18.	23	34.	08
1927-28	43.	70	19.	31	35.	11
1932-33	80.	82	34.	27	47.	72
1937-38	55.	27	11.	25	23.	22

The rainy season, though much less in rainfall than Northern India, is cloudy, cool and pleasant in the south.³ The stations that represent this tract are Malegaon, Poona, Sholapur, Belgaum, Secunderabad and Bellary.⁴ Belgaum is $21\frac{1}{2}^{\circ}$ further south and 700 feet higher than Poona. Its mean

³ *Climates and Weathers of India, Ceylon and Burma*, 1889, Henry F. Blendford, p. 174.

⁴ *Ibid.*, p. 174.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

annual temperature is 74° F, the December temperature 71° F and that of May 100° F. During three months of rain, the temperature averages 70° F to 71° F. The winter temperature, therefore, differs but little from that of Poona, while during the spring and the rainy season it is from 3° F to 5° F lower. The climate is much more damp and the rainfall heavier than in Poona. Showers fall in April and May and this greatly mitigates the temperature. The pleasantest climate in the district is in a tract parallel to the crest of the Sahyadris, between the western forests and the treeless east.

The climate of Dharwar is very similar to that of Belgaum. The pleasantest part of the District is the tract parallel to the Sahyadris within whose limits lie Dharwar, Hubli, Kod and Bankapur. As in Belgaum there are showers in the middle of April; the south-west rains in June make the climate cool and damp; the north-east rains come in October and November; *the cold weather is from December to the middle of February*, followed by the hot months when the temperature during the month of May is over 90° F in Dharwar and over a 100° F in Gadag. In December and January, the days are clear and cool with the temperature as low as 52.2° F in the night when the east wind blows bleak, dry and piercing. About the middle of February, this bracing climate gives place to heat while the temperature rises to its peak (101.2° F) in April. Though hot, the heat is not so trying as in many parts of the Bombay Deccan, and the nights are almost always cool. By the middle of May, the west wind begins to blow and lasts throughout the day. After the west breeze has set in, short sharp thunderstorms with rain and hail are common. They fill the ponds and cover the country with fresh grass. The summer has lost its sting. The temperature in June records a fall of nearly 10° F. A week later, after the south-west monsoon has broken on the coast, the rains gradually set in.

The climate in Bijapur is dry and healthy. March and April are the hottest months when the temperature oscillates between 104.0° F and 106.1° F. In May, the intensity of the heat is slightly relieved by occasional thunderstorms and days of cloudy weather. During February to May the mean maximum

TABLE 2

TEMPERATURE

Station	Average based on years	Temperature in Degrees	Jan.	Feb.	March	April	May	June	July	August	Sept.	Oct.	Nov.	Dec.
Belgaum	1881 to 1940	Mean Max:	88.1	93.1	97.9	101.2	100.2	91.7	81.6	71.0	84.9	87.6	86.0	85.5
		Mean Min:	51.9	52.7	57.5	62.1	64.2	65.1	65.3	64.4	61.9	61.9	54.5	52.2
		Absolute Max:	92.0	99.0	103.0	105.3	105.3	99.0	89.0	89.0	93.0	92.0	91.0	89.0
		Absolute Min:	47.0	44.0	51.0	56.0	60.0	61.0	63.3	61.0	59.0	54.0	49.0	48.0
Bijapur	1896 to 1940	Mean Max:	90.7	95.6	101.2	104.0	106.1	100.8	92.8	91.9	92.3	92.6	89.6	87.8
		Mean Min:	53.1	56.2	62.8	68.0	69.3	68.4	68.2	67.2	66.4	61.5	53.6	50.1
		Absolute Max:	95.0	100.0	106.0	108.0	109.0	108.0	98.0	96.0	98.0	99.0	95.0	92.0
		Absolute Min:	45.0	48.0	56.0	61.0	64.0	63.0	61.0	62.0	61.0	54.0	47.0	44.0
Gadag (Dharwar)	1931 to 1940	Mean Max:	90.9	94.8	100.6	102.9	104.4	96.6	89.2	89.4	91.2	92.0	88.7	88.2
		Mean Min:	56.1	60.2	62.6	66.7	68.5	68.4	68.1	67.5	65.9	64.1	57.6	54.9
		Absolute Max:	94.0	97.0	102.0	105.0	107.0	102.0	93.0	93.0	94.0	94.0	91.0	91.0
		Absolute Min:	53.0	58.0	59.0	63.0	67.0	67.0	66.0	66.0	64.0	60.0	54.0	63.0

ECONOMIC LIFE IN THE BOMBAY KARNATAK

temperature varies from 95.6° F to 106.1° F . The mean minimum temperature varies from 56.2° F to 69.3° F . From June to October, the mean maximum temperature varies from 100.8° F to 92.6° F and the mean minimum from 68.4° to 61.5° F . For the remaining three months of the year (November, December and January) the mean maximum varies from 89.6° F to 90.7° F and the mean minimum varies from 53.6° F to 53.1° F . The rainfall in the District is extremely irregular.

CHAPTER II

ECONOMIC HISTORY (1818-1875)

PESHWA BAJI RAO II had directed the Southern Maratha Chiefs to break the Treaty of Poona 1817 and reoccupy the ceded districts, and had ordered Kasirao Gokhale, his governor, to support the chiefs. The country was studded with forts. Sir Thomas Munro was promoted as a General on 29th November 1817, and ordered to take the field against the Peshwa. Before 1818, all the territory to the south of the Malprabha was subjugated by General Munro. The lands to the south of the Krishna lay at the feet of the British by 12th April 1818.

To General Munro was entrusted both the civil and the judicial administration of the conquered territories. He was, like Elphinstone in the Bombay Deccan, of opinion that the new administration should proceed with care and patience. A knowledge of the manners and customs of the people and the nature and resources of the country should be their first care.

Failing health compelled General Munro to leave his appointment in the autumn of 1818. His place was taken by William Chaplin of the Madras Civil Service. From 1819 to 1824 the Southern Maratha Country enjoyed a quiet period.

The controversy as to whether the Karnatak should go to Madras Presidency or continue as a part of the Bombay Deccan, was finally settled in 1830. The Karnatak was to continue to form a part of the Bombay Presidency. The conquered territories to the south of the Krishna were formed into one collectorate called the Dharwar District or *Zilla*. Thus, the whole of the Karnatak functioned as a single administrative unit—the Dharwar Collectorate—popularly known, in all the early documents in the years 1818-1826, as the "Carnatic".¹ Not till 1836 was this large unit divided into two collectorates: the Northern and Southern. Mr. Ravencroft became the first Assistant Collector of Belgaum District on 3rd May 1826. Bijapur which

¹ See *Period of Transition*, edited by R. D. Choksey.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

was to constitute a separate collectorate in 1864, was given over to the newly restored Raja of Satara in 1818. Considerable portion of the district of Bijapur was also included in the Sholapur district during these early years.

Here, as in the Bombay Deccan, the country was denuded. Land, whether assessed or free, was covered with dense jungle, the haunts of tigers, and the undergrowth so dense in places that there was scarcely room for a foot-path. The farmers had been completely ruined by the rapacious contractors of the late government to whom the revenues had been farmed. The villages near the Krishna, the Ghatprabha and the Malprabha were the worst hit because they had been the scene of Maratha raids. Even after peace and order had been secured poverty reigned supreme everywhere.

The British continued the method of assessment of revenue and customs as they had been in the days of the Marathas. Reforms, if any, were slow. The system of land management was *ryotwari*—the same as that which was introduced in the Bombay Deccan. The Marathas had, as previously stated, the *farming system* under which districts were let out to the highest bidder and by them again underlet to the other rentiers. Both lands and the *ryot* suffered under this system, and here, as in the Bombay Deccan, no revenue accounts and settlements were to be found.

There was no *Miras* in the Southern Maratha Country. The *Mirasdars* in the Bombay Deccan were the permanent or hereditary landholders.^{1a} But here in the Karnatak, as elsewhere in India, a right of occupancy was there so long as the public dues were paid.²

Under the Marathas there were four types of descriptions of lands: *Challee*, *Kuttgoota*, *Khundmukta* and *Cowl*. The *Challee* was land which from long occupancy was most improved and its rent was calculated upon a standard rate. *Kuttgoota* paid the standard rate and accustomed cess. *Khundmukta* was let on a low fixed rate according to previous

^{1a} *Economic History of the Bombay Deccan and Karnatak, 1818-1868*, p. 115-20.

² *Evidence before Select Committee, (Chaplin), 1831, p. 302.*

engagement with the holder. And *Cowl* lands had been allowed to the ryots on lighter terms. The levy of extra cesses or *puttis*, which was the curse of Maratha land administration, had raised the assessment on the *Challee* lands to a rate it could hardly bear.

To enable the ryot to bear the assessment on *Challee* lands, he was allowed to hold portions of *Kuttgoota*, and *Khundmukta*, or *Cowl* land. He could also cultivate *Inam* land on favourable rates. The *Challee* ryots could be likened to the *Mirasdars* in the right and position they enjoyed in a village. Like the *Mirasdar*, the *Challee* ryots were permanent residents of the village and had a voice in its management. Temporary residents, or cultivators could not hold *Challee* lands and were not allowed to interfere with the management of village affairs.

There was a time when all lands paid a standard rate called *rukhum*. But with the addition of cesses and *puttis* which increased from time to time,³ land could no longer be retained in cultivation. Therefore, in order to enable the ryot to pay the assessment, favourable terms under such denominations as *Kuttgoota*, *Khundmukta* and *Cowl*, were introduced as new forms of tenures. These tenures give a favourable view of land management under the Marathas. Under Baji Rao II, the farming system reduced land management to speculation, disregarding all tenures and rights. Mr. Chaplin found in 1818-19 that the *patels* and hereditary heads of villages were displaced by persons agreeing to pay higher revenue; and cesses upon cesses of the most arbitrary nature were collected until the original field assessment was entirely obliterated.⁴

Under the British, the *jammabandy* or land revenue settlement was undertaken by the principal Collector. Either he or his Assistant made the settlement of some villages and the individual distribution of rent in one or more; the rest was made by the *Mamlatdar* subject to the Collector's revision. When the land was improved, the ryot was permitted favourable terms. The grasslands were rented but a common was retained for the village cattle. Distraint of implement

³ *Economic Life in the Bombay Konkan*, 1818-1939.

⁴ Report No. 445 of Oct. 25, 1844.

of husbandry for the recovery of debt was not allowed. The ryots were collectively responsible for all outstandings of land revenue. Most of these practices were there in the days of the Marathas, but now the most important change was that the collector instead of the village officer and *Challer* cultivator was responsible for the revenue distribution.

This change in the revenue distribution was regarded as unfortunate in many respects and added to the already existing confusion. "Even now," wrote Mr. Thackeray, the Collector, in 1821, "after all our statistical experience . . . it is impossible to say exactly what should be the assessment on a given piece of land in any village." The villagers alone had any knowledge and were, perhaps, the only parties who could arrive at a just decision regarding the revenue distribution of the rental. The result of this interference was unequal assessment that ruined the ryot. Large remissions were granted which, instead of helping the ryot, were often pocketed by district officers. The tide of corruption swelled and the Collector was "surrounded by fresh causes of perplexity and anxiety."

Both Mr. Chaplin and Mr. Thackeray were fully aware of the evils of the early revenue system. Mr. Chaplin was of opinion that there was to be no immediate haste for a land survey. It ought to be postponed for at least a year or two till enough experience was collected regarding the resources of the new dominions. The survey of a single district, undertaken by Mr. Thackeray in 1820, could not be carried out with satisfaction due to his multifarious duties as a Collector. The survey was entrusted to one Lieutenant Perry, the only officer in the Survey Department in the Dooab.⁸ "Its failure was no surprise" said Sir G. Wingate in 1844.

The Karnatak was comprised in the Dharwar Collectorate in 1818. It covered twenty-one extensive *talukas*. General Munro had written that there was no opportunity of acquiring any correct knowledge of the resources of the country or what the revenue was during the last 8 to 10 years.⁹ Anticipating a change in Government, the *Mamlatdars* and the heads of villages col-

⁸ *The Period of Transition, 1818-1826*, edited by R. D. Chakraverty, p. 140.

⁹ *Ibid.*, p. 145.

lected the revenues and absconded. Conditions were reminiscent of the Bombay Deccan. Elphinstone was faced with similar difficulties.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

ket. Hence, the ryot sold his corn to the village bania who alone could carry on the wholesale trade and advance road duties.

In the Karnatak, as in the Bombay Deccan, every *Zamindar* had the power to levy tolls on merchandise passing through his territory. This internal custom system consisted of a number of custom houses with a multitude of intermediate stations called *chokies*, which were manned by ill-paid and corrupt officials. Every merchant, before he was allowed to remove any articles included in the tariff, had to take out a pass called a *rowannah*, specifying the quantity, the value and the description of the articles. The officials were charged with the duty of seeing that the articles corresponded with the description in the *rowannah* which placed in their hands an unlimited opportunity for corruption. The result was that an immense sum was annually exacted from the country. Besides that, other duties were levied on the principal articles of consumption in different towns. The result was that trade was driven away from the towns, its natural seat; and as articles had to be paid for, both on their import in raw state into the town, and again on their export as manufactured goods it was impossible to carry on any manufacture in the towns on articles included in the town tariff. This obnoxious system continued for some years after British occupation. Under the last Peshwa, the collection of inland duties (*sair*) all over his dominion was farmed to the highest bidder.

The rentiers of inland duties, to whom a whole *pergunna* may be farmed, employed all their ingenuity to entice traders to pass within the limits of their contract; gave lower duties for exporting to merchants who were their acquaintances; and this in the course of time, led to a variation in duties even on the same articles in different *pergunnas*, which eventually made it impossible to make out any uniform schedule of export and import duties after the advent of the British.

It was, therefore, felt that the abolition of Transit Duties was a matter of grave necessity. The army and the Company were the first to feel the pinch. The soldier received the goods at so high a rate that he complained; and the Company's trade

in cotton was also suffering. Though the British continued, at first, the system of farming customs they soon granted exemption from duties to certain articles. Grain, firewood, Kurbi and vegetables were the first to go off the list of tariff in 1822. The removal of transit duty on grain was a boon to the ryot. He need not sell the grain any longer to the village bania but could carry it to the nearest market and obtain for it a just and fair price.

The duties on trade were divided into import (*thul Mohr*), export (*thul Bhureet*) and transit (*Ooba marg*). These applied to the limits of every market town (*Kusba*) throughout the realm of the late Peshwa. The usage differed from *Kusba* to *Kusba* but there were certain specified rates for the people of the *Kusba*, inhabitants of adjoining villages, and persons coming from other districts. Most of the trade was in cloth. Cloth, valued at Rs. 350 in transit from the Karnatak to a market in the Bombay Deccan had to pass at an average 25 different custom *chokies* (*nakas*) which brought the import duty to about $9\frac{1}{2}\%$ before it was put up for sale in the bazar. There was sale also of grocery (*kirana*), grains (*bhossa*) and shawls, jewels, etc. (*pashneena*). Duties on these were often levied indiscriminately. The custom farmers were so negligent in keeping accounts that any detailed statement of exports and imports was impossible. At every custom *choky* there was a peon who could neither read nor write and whose sole duty was to take dues and allow the goods to pass. In 1820, Mr. Thackeray estimated the amount of annual export and import in the Karnatak at Rs. 69 lakhs of which Rs. 4 lakhs was the value of grain, cotton, vegetable etc. The duty and fees realized from grain, cotton, etc., amounted to Rs. 88,000. The total custom revenue (*sair*) amounted to Rs. 2,16,089.

In 1823, duties on several articles were removed.⁹ Mr. Thackeray also recommended the removal of duties on implements of trade and industry. Over and above these duties there were several other licences. These licences acted as monopolies. European manufactured goods, here as elsewhere, passed duty

⁹ For details, see *Economic History of the Bombay Deccan and Karnatak*, 1818-1868, R. D. Choksey, p. 283.

free. Ever since the British came, they had realized how vexatious these duties and exclusive privileges were to inland trade. It was about 1837 or 1838 that all inland duties that retarded trade were abolished.

A passing mention may also be made of a tax known as *Mohturla*. This was a tax paid by various business people to the late Government. It had its abuses like the transit duties. It fell more heavily upon the indigent than upon the wealthy, while the power it invested in the hands of the collectors gave a wide field for oppression and inquisitorial visits. The bankers, *sowkars* and *shroffs* ought to have borne the major part of this burden of taxation but the weight, due to corrupt officials, fell on the shoulders of petty traders like those who dealt in cloth, grocery, oil, grains, etc.

Sincere efforts were made to control the spread of trade in opium and liquor. The *arrack rentiers* were to abide by definite agreements. Drink was held in contempt and abhorrence by the late Government and drunkenness was considered the worst form of debauchery. Of this the British were aware. And though, in the years ahead, the trade both in opium and liquor grew, it must be said that men like Mr. Thackeray boldly pointed out that the perversion was chiefly "to be ascribed to the effects of our habits and those of our domestic servants." Though fully aware of the evil consequences of opium and liquor on the native population, the British, though in diminishing proportion, till the end of their rule, continued to reap the revenue from the sale of liquor and opium.

Opium, however, was not an important article of trade in the Karnatak. The trade was confined to a monopoly and opium was procured from Malva and Khandesh. The customs were rented and no establishment was maintained for collection of duty on it. It was often smuggled but very few consumed it or were addicts. In the Karnatak none of the *talukas* produced any; and on the advent of the British, a very small quantity came to the Karnatak valued at Rs. 381 and weighed 1 maund and $3\frac{1}{4}$ seers. The *talukas* where it was most consumed were Dharwar, Pursghur, Patchapur and New Hubli; the principal buyers were the Rajputs and Mussalmans. By 1825, it appears,

that the consumption of opium increased at Dharwar. And Mr. Baber, the Collector, testified to a more extensive trade in opium. He also wrote to say that opium was now being cultivated in certain *talukas* in Dharwar. The principal importers were Marwaries and Jain shopkeepers. Besides there was considerable proof that what was sold was contraband. By 1822 the Government monopolised the trade in opium, and appointed an agent whose duty was to supply the Collectorates with the required quantity for internal consumption. In 1823, the demand for opium ceased throughout the districts. Owing to restrictions, the traffic in the drug became almost unknown. The scarcity had been caused by the heavy duties levied on it; the rate at which the Government sold opium placed it beyond the means of the speculator.

Under the late Government such a large number of coins¹⁰ were in circulation that the public was the constant victim of the *sawkar's* fraudulent practices. The value of the coin varied with its demand and supply like any other commodity in the market. Good coins were captured by the *sawkars* and melted for the precious metal; they were then recoined again in a mixture of some base alloy and sent back into circulation. Thus, fluctuation in the value of coins was injurious to all, especially the *ryot*.

Besides these forgeries in coins and their innumerable species, the mints were farmed out under the late Government. Under the Peshwa there were mints in Poona, Nasik, Chandore, Shahpur and Bagalkot. The last two were in the Karnatak. The number of coins that were, therefore, put into circulation, even if they were of equal value in all parts of the district, the variety of coins and the difference in their quality gave the *sawkar* a wide field for speculation. The only remedy as suggested by Mr. Thackeray, was the abolition of the numerous mints and the substitution of one general currency.

The Company's main problem was the receipt of revenue in these innumerable coins. It was, therefore, felt that each coin must have a fixed value in the Company's rupee. In 1824 the

¹⁰ See *Period of Transition, 1818-1826*, R. D. Choksey, pp. 83-90 and pp. 180-185.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

treasury rates of exchange were fixed by the Collector.¹¹ To prevent the ryot from being defrauded by the sawkar in the exchange of the coins, the amount of his *kist* (assessment) in the local coin of the district as well as the company's rupees was inserted in every ryot's *koolwar puttah* (assessment agreement). In spite of these precautions, even the Company fell a victim to the sawkar in their exchange.¹²

The worst feature of the Marathia monetary system was that there was no state control of coinage. Any individual could go to a mint and have the coins struck provided he supplied the bullion. The mint was under the control of a special person and the only precaution was the presence of a *Karkoon* (clerk) and *sepo*y on behalf of the Government when the coining had to be done. The permission of the *Mamlatdar* was necessary before the individual submitted his bullion to the mint. The only way to eradicate the evil was a state monopoly of coinage. It took some years before these variety of coins went out of circulation and were replaced by the only legal tender, the Company's rupee.¹³

Salt was an important commodity of trade. It came to the Bombay Deccan and Karnatak from the Konkan. Penn, Panwel, Kalyan, Shahabad supplied the Deccan, while Malwan and Rajapur in the Konkan, and Kumpta and Ankola in Kanara, supplied the Karnatak. On the advent of the British, on an average 108,000 bullock loads, containing 100 seers of salt was imported into the Deccan, while Karnatak received, as shown in the *sair* accounts, 883¼ grace. The quantity of salt consumed at Poona city and its surrounding districts was valued at Rs. 11 lakhs. The average price of salt, in the twenty years prior to British rule, was a rupee for 22 seers in the

¹¹*Period of Transition, 1818-1826*, R. D. Choksey, p. 90.

¹²*Economic History of the Bombay Deccan & Karnatak*, R. D. Choksey, pp. 291, 292.

¹³All sorts of coins were accepted into the treasury, but were considered as bullion and withdrawn from circulation. Next it was declared that the Company will receive only certain coins for payment of all revenue. This gradually did away with the ocean of coins and enabled the Company to establish in course of time, a standard of exchange. *Economic History of the Bombay Deccan and Karnatak, 1818-1868*, R. D. Choksey, p. 293.

Karnatak. The price of salt, at any place, depended on the route of the lombadies who supplied salt for inland consumption. In the Karnatak, in spite of some of the *talukas* being at a great distance from the sea, the prices were lower than in Sholapur because the former lay on the route of the lombadies. The road duty was 13 annas on 200 lbs. It varied from place to place. The road duty from Penn to the remotest parts of the district of Poona was 19 annas only. The cheapness of salt was due to cheap carriage of it by the lombadies. It is from the consumption of salt that Mr. Robertson, the Collector, gave the population of Poona in 1820 as 1,25,000 souls. Mr. Thackeray calculated the population of the Dharwar Collectorate at the same time as 6,59,822 souls. These estimates are not very reliable.

In 1818, the Karnatak consisted of 2,152 willages and 285 hamlets. The revenue in the first three years of British occupation was:

Rs. 22,00,140 in 1818-19

Rs. 22,29,980 in 1819-20

Rs. 25,56,270 in 1820-21

There were very few ryots who were independent of *sawkars* or who possessed stock and capital sufficient to cultivate their lands without the aid of a loan. Interest on loans from *sawkars* was at the rate of 24% to 30%. Nor was this the only burden, for at the time of the harvest the ryot was obliged to part with his produce at the cheapest season of the year and all the profits of this grain trade was reaped by the *sawkar*. Loss of life, both in men and cattle, during these three years was immense. Many a village was deserted. The price of rice increased by 30% and that of *Jawari* by 25%. In 1823, due to the failure of the monsoon, Rs. one lakh were given as *tuckavi* which amounted to 34% of the revenue of Rs. 27 lakhs.

In 1824, a severe famine broke out. Petitions (*Urzees*) poured in from all quarters describing the effects of the drought. Men and cattle alike perished under the calamity. The price of grain was, in general, about 35% higher than in the previous

ECONOMIC LIFE IN THE BOMBAY KARNATAK

year. Only in one village (Mungoli) 422 heads of cattle died due to want of forage and in one taluka (Ranibennur) 2,318 cattle perished. When the storm had blown over it had taken a heavy toll in both men and cattle. Cholera followed in the wake of famine and 1,500 men perished within a few months in only one division of the Collectorate

In the succeeding season (1825) it rained so heavily that several villages on the bank of the Ghatprabha, the Malprabha and the Tungabhadra were entirely swept away. Cholera increased in its intensity to such an extent that in the village of Mungoli sixty people died in a day. The years 1824 and 1825 were those of dire calamity. The land revenue in spite of this distress had increased by Rs. 4 lakhs since 1819. Combined with bad seasons, short harvest and low prices, it was, indeed, a time of great trial for the ryot. The outstandings from the revenue had increased from Rs. 32,910 in 1818-19 to Rs. 1,34,350 in 1823-24. This clearly showed the inability of the ryot to pay the assessment. This difficulty to pay the land revenue is further supported by the continued rise in the *tuckavi* given to the ryot by the Government:

1819	Rs. 40,000
1820	Rs. 53,500
1821	Rs. 66,000
1822	Rs. 88,350
1823	Rs. 1,03,600

The only remedy to this unhappy state of affairs was a land survey and revised assessment at a low rate. The necessity for such a survey had been felt, as mentioned previously, both by Mr. Chaplin and Mr. Thackeray. Efforts had been made but had met with failure. Among the several causes that contributed to the failure of a survey the most important was the variety of land measures. According to Mr. Thackeray, there was, perhaps, no district in India where a standard land measure was more required than in Dharwar. Some sub-divisions had no fewer than nine land measures; and these again varied in almost every village.

Lands were divided into shares each of which was termed *Kul*. *Kul* meant a landholder. As a land measure it might mean the area which one landholder was expected to plough. It contained six to eight *Kurgis*. The *Kurgis* was the area which a drill-plough could sow in one day. In some villages the measure was called *sthal*, perhaps, the same as *thekina*¹⁴ among the Marathas, and was about the same size as the *kurgis*. Then there was another called *phulnis* equal to about two *kurgis*. The black soil lands were divided into *mars* of six to twenty *kurgis*, each *kurgi* of two to eight acres. Thirty *bighas* made a *mar*. The *mar* was of a very uncertain size. There was also a measure called *gules*. The word meant a 'one yoke plough,' and had the same reference to ploughing that the *kurgi* had to sowing. The *gule* was usually equal to thirty-two *kurgis*. In one village each division was called *chukli* or a piece. The *chukli* was about half a *kurgi*. Thus, there was no local standard measure which could be made the basis of a survey. Abortive efforts at survey were made during these early years. Even the Court of Directors, in 1823, held that a survey was necessary because of the general destruction of all village accounts. But due to the lack of able revenue officers the survey would have to wait.

The following is an account of the system of land management in Dharwar in 1828. Dharwar was reduced to 19 subdivisions from the original 21. Each sub-division was under the *Mamlatdar* who, under the collector, had control of all revenue and judicial affairs. The *Mamlatdar* had to be acquainted with the character, circumstance and habits of the people. At the commencement of every cultivating season, the *Mamlatdar* was to visit every village, prepare an account of the area of land tilled by each landholder, settle disputes, grant advances, inquire and try to remove causes of decrease. Just before the harvest was gathered in, he had to visit the farms again, learn the result of the season and see the effect of his former arrangements. In each village the *peshkar* (treasury

¹⁴ *Theki* is a land measure in use in some parts of the Deccan. It consists of an indefinite area from one to twenty *bighas*.—*East India Papers*, Vol. IV, p. 389.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

clerk) and the *zilladars* (village group clerks) were to prepare a detailed statement of the fields tilled to be compared with the agreements which the villagers had given at the beginning of the season. This comparison was the basis of the yearly rent settlements and formed the groundwork of the *Mamlatdar's* future proceedings. He had also to pay attention to the *inamdars* and *hakdars* who called on him, and other classes of people who were under his charge.

Under the *Mamlatdar* was a chief clerk called the *shirastedar*. His duty was to keep accounts of the collections, demands and balances of revenue. In this work he was helped by four or five other petty clerks called *karkuns*. He also had the aid of a *peshkar* or treasury clerk who was his confidential assistant. These, together with the *potdar* (coin-testing clerk) and other inferior servants, formed the *kacheri* (head-quarters). This staff was aided in the villages by the *patil* (village headman) and the *kulkarni* (village clerk). No accounts were finalised until examined in the Collector's office. All collections were made in cash and remitted every month to the Collector's treasury by the *Mamlatdar*.

The basis of land settlement was the *ryotwar*. This settlement was called the *kulvar* or personal settlement. Where the survey had not been made, the *kulvar* settlement involved considerably more labour. The rates paid by the ryots holding the same sort of land, even in the same village, frequently varied. Where these inequalities were numerous, the mode of adjusting them was to require the whole body of land holders to name a *panchayet* (council of five) from among themselves, whose decision they would agree to abide by. To this council all details were handed over, and they were required to make a fair distribution of the revenue for the year, apportioning to each individual the burden of land rent he could afford to pay. The result of this arbitration was almost always satisfactory. This condition continued till the introduction of the New Land Settlement in 1843.

Mr. Goldmid of the Indian Civil Service and Captain G. Wingate had begun their New Survey and Settlement in the Bombay Deccan in 1838 at Indapur taluka in the Poona Dis-

trict.¹⁵ This was to introduce new revised assessment at a lower rate than the one adopted during the first quarter of a century of British rule. Most of the evils had been attributed to the high assessment of former years. The new assessment sought to help the ryot to pay his land rent to the government and to keep for himself a fair proportion as the reward for his labour and time spent in cultivation.

Mr. Thackeray was murdered in 1824.* Partly because of the loss of supervision by him, the attempt to introduce a survey failed. The only portion of the survey under his care, though that was also faulty, that stood the test of time, was the land measurement. The classification of fields, the rates of assessment, etc., were all very defective. This patchwork assessment continued till the New Survey and Settlement of 1843. The inequality of assessment was followed by yearly remissions which were a loss to the government and a fertile cause of corruption to the native servants. Table 3 gives the revenue collections and remissions from 1833 to 1843:

TABLE 3

REVENUE COLLECTIONS AND REMISSIONS DURING 1833-1843

Years	Collections	Remissions
	Rs.	Rs.
1833-34	9,67,943	1,28,350
1834-35	11,02,540	—
1835-36	9,25,332	3,03,300
1836-37	8,38,840	94,060
1837-38	9,18,422	1,71,176
1838-39	8,65,069	3,10,565
1839-40	11,53,291	86,502
1840-41	11,47,066	77,427
1841-42	11,66,554	82,405
1842-43	11,50,821	71,991

¹⁵ For details see *Economic History of the Bombay Deccan and Karnatak, 1818-1868*, R. D. Choksey.

*Kittur Rebellion.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

For the same period *jawari* prices at Dharwar fell from 54 lbs. the rupee in 1833 to 102 lbs. the rupee in 1842: Table 4.

TABLE 4
PRICE OF JAWARI AT DHARWAR DURING 1833-42
(In Lbs. Per Rupee)

<i>Years</i>	<i>Pounds Per Rupee</i>
1833	54
1834	60
1835	111
1836	90
1837	90
1838	102
1839	78
1840	102
1841	120
1842	102

19399.

Thus these early years experienced high assessment, large remissions and falling prices. Herein lies a close parallel with the early history of the Bombay Deccan. The lands that stretched from Khandesh to Dharwar suffered alike in increasing poverty.

The first thirty years' revenue survey settlement was introduced into 47 villages in Hubli taluka between 1843 and 1845 and by 1850-51 the whole district was surveyed and settled. By 1874 the whole of the Karnatak was surveyed and the effects of the new assessment had been enjoyed for a full period of thirty years in places like Hubli. On the advent of the survey in 1843, the extreme poverty of the ryot had long been the subject of universal remark and almost every officer who was considered an authority attributed this poverty in a greater or less degree to over-assessment.

A typical example of the effect of this widespread ruin was Kod, a taluka in the Dharwar district. Kod must have been once the fairest of all talukas in the Karnatak. In 1848 its fine

plains lay untilled; its rice fields, the finest of their kind, were overgrown with date jungle; its tanks were choked up with mud; its once populous villages now consisted of a few miserable huts and its once prosperous peasantry were now poverty-stricken and spiritless. Such a landscape, multiplied manifold, presented itself to Mr. George Wingate as he travelled from taluka to taluka. With slight variations most of the Karnatak, wrote Wingate, "was in a very discreditable state."

Wingate was convinced that the prevailing poverty was due to over-assessment. Looking at the ruined condition of Kod taluka, he said that it was sad to think of the resources of that fine taluka retarded by insupportable taxation. But with the introduction of the New Survey and Settlement "a day of brighter promise has at length dawned, and hope already beckons the dispirited peasantry to a career of industry that will soon reward them with comfort and advantage."

Though the future was not so bright as pictured by the architect of the new land settlement, the happy effects of the new policy were soon witnessed. To lower the assessment, even at the cost of the land revenue, was the first principle of the new settlement of Mr. G. Wingate. Various other suggestions for the successful working of the settlement were also proposed.¹⁶

In the talukas of Belgaum and Dharwar Districts, tillage rose and with it the revenue collection. For example, in the two talukas of Parasgad and Athni, in the Belgaum Collectorate, tillage rose in the 19 years ending 1867-68 and in the 12 years ending 1862-63 from 89,422 to 1,60,814 acres and from 92,369 to 1,77,643 acres, while the revenue collection showed a similar rise from Rs. 65,166 to Rs. 1,19,120 and from Rs. 37,419 to Rs. 69,659. Similar examples could also be given from among the talukas in Dharwar. Alexander Mackay who visited the Karnatak about this time wrote that "whilst Government has lost nothing in the shape of revenue . . . the ryot has been placed in a far better position."¹⁷

The effects of the New Survey are best felt in the fall in

¹⁶ *Economic History of the Bombay Deccan and Karnatak, 1818-1868*, R. D. Choksey, p. 318, Part II.

¹⁷ *Western India*, A. Mackay.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

remissions and a regular collection of the net revenue. The remissions, which under the former land management ran sometimes into thousands and lakhs, were now not even two thousand in any one year except 1860-61, in a period of fourteen years ending in 1873-74 (Table 5).

TABLE 5

REVENUE COLLECTIONS AND REMISSIONS, 1860-61 TO 1873-74

<i>Years</i>	<i>Collection</i>	<i>Remissions</i>
	Rs.	Rs.
1860-61	32,57,439	16,020
1861-62	33,87,373	1,236
1862-63	35,17,000	1,183
1863-64	36,04,491	1,071
1864-65*	44,09,774	485
1865-66	42,96,540	895
1866-67	43,36,235	645
1867-68	43,39,404	657
1868-69	42,81,845	448
1869-70	43,25,937	311
1870-71	42,84,006	317
1871-72	42,52,619	274
1872-73	42,81,965	339
1873-74	42,69,063	16

*From 1864-65, a new Collectorate Kaladgi later called Bijapur was added to the Karnatak Division.

The steadying influence of the settlement was also momentarily felt on the prices of commodities. Produce prices between 1848 and 1878 showed that during the ten years ending 1857 *javari* rupee prices averaged 122 lbs.; in the ten years ending 1867 the average rose to 60 lbs.; in the ten years ending 1877 to 52 pounds, and in 1878 the price was 20 lbs. per rupee. (Table 6.)

Closely following the new survey rates came the American Civil War, when the influx of bullion into the Bombay Presidency raised prices above what would be famine prices in many

TABLE 6

DHARWAR GRAIN RUPEE PRICE: 1848-1878

Year	<i>Javari</i> Lbs.	<i>Rice</i> Lbs.	<i>Wheat</i> Lbs.	<i>Gram</i> Lbs.
1848-1857	122	64	98	60
1858-1867	60	30	46	30
1868-1877	52	26	30	22
1878	20	16	10	14

other parts of India. The cessation of the war in 1864-65, and the general consumption of the bullion naturally caused prices to decline. The fall first showed itself slightly in 1868 but prices rose again in most districts.

It was further remarked that the great demand for cotton during the war raised the area of that staple under cultivation.¹⁸ In spite of this increase in cotton cultivation, the area under foodgrains did not diminish probably because a large amount of silver poured into the country raising the price of foodgrains enormously, so as to render cultivation of any kind extremely profitable, and because increasing population increased the demand for foodgrains.¹⁹

The Karnatak, like any other Division of the Presidency, bears witness to the prosperity. The land revenue rose from Rs. 32 lakhs in 1860-61 to Rs. 36 lakhs in 1863-64. The remission had also lessened from Rs. 16,020 in 1860-61 to Rs. 1,071 in 1863-64. *Javari* which sold in 1860-61 at 30¼ seers a rupee in Dharwar rose to 13¼ seers a rupee by 1865 and went up to 9 seers a rupee in 1869.

By 1870, this glamour appears to have faded away and what was true of the other Divisions of the Presidency, appeared

¹⁸ "From 1,002,000 acres in 1860-61 to 1,573,000 in 1864-65 the price of the staple rising from Rs. 100 a candy to Rs. 670 in 1863-64." Revenue Department No. 6092 of 27th Oct. 1875.

¹⁹ *Economic History of the Bombay Deccan and Karnatak, 1818-1868*, R. D. Choksey, p. 138.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

to be true also of the Karnatak. Looking to the price index in Dharwar, the price of *Javari* fell from 14¼ seers to a rupee in 1865 to 19 seers a rupee in 1870; but by 1875 it sold at 29 seers a rupee. This was true of all other grains such as wheat, *bajri* and rice. The demand for cotton had brought about a large reclamation of waste land. In Kaladgi (Bijapur district) no less than 12,427 acres were brought under the plough. Most of this waste land was reclaimed by 1864-65. This points to two conclusions: first that the abnormal activity of the war years resulted in the occupation of almost all the waste lands; secondly, that profits having been spent, the people had got into debt, and that a reaction against a still further extension of cultivation had set in.

It is admitted that the period beginning with the American Civil War in 1860 and extending over 14 years till 1874, was one of great profit to the cultivator because of the high prices and the introduction of the new assessment. But by 1873-74, or even a little earlier, there was the first evidence of a definite trend in the fall of prices. The boom period was really of only five years (1860-65). Wherever cotton grew, prosperity was quick in coming. In the Karnatak, Dharwar and Bijapur cotton was grown and the increasing demand in England for Indian raw cotton spelt profits for both the districts. As previously stated, a large number of acres went under cotton and, as in Khandesh, so in the Karnatak, the ryot reaped momentarily a rich harvest.

TABLE 7
PRICES OF GRAINS IN DHARWAR
(Seers Per Rupee)

Grains	1865	1874	May 1875
	Seers	Seers	Seers
Wheat	9¼	20	26 to 27
Bajri	12½	23	29 - —
Rice	7¾	15	20 to 21

ECONOMIC HISTORY

The American War ended in 1865, and the first signs of the departing prosperity were felt in 1868. But the vitality of profit years continued to be seen for some more years. It was in May of 1875 that prices gave the first indication of departed glory by a most marked and general fall.

Table 7 gives the comparative prices (in seers per rupee) of grains, such as wheat, bajri and rice for the years 1865, 1874 and for the month of May, 1875.

CHAPTER III

THE PEOPLE

THE EARLIEST known census of the Bombay Karnatak dates back to 1825. It takes into consideration the towns, houses and average population in the towns. Table 8 has been prepared from the statistics given.

TABLE 8

POPULATION OF THE BOMBAY KARNATAK IN 1825

<i>No. of Towns</i>	<i>Talukas*</i>	<i>Houses</i>	<i>Average Population</i>
7	Dharwar	6,014	24,472†
6	Miserecotta	2,579	12,555
6	New Hubli	2,895	16,584
4	Nowlgoond	3,354	14,600
5	Dumbull	2,800	12,100
5	Rhone	1,400	5,800
5	Badamy	2,530	13,150
3	Bagulcote	2,500	11,700
4	Hoangoond	2,000	7,700
3	Padshapoor	3,000	15,200†
2	Purrusgarh	1,300	5,000
4	Kittoor	3,300	13,900
5	Sumpgaon	—	7,600
1	Badee	1,000	3,500
6	Ranchednore	2,650	13,000
15	Gootull	4,050	18,850
6	Koad	—	5,500
6	Hongull	1,997	7,800
5	Bankapur	1,360	6,600

In the principal towns of Dharwar taluka in 1825, only about 20 of the inhabitants were worth from Rs. 5,000 to Rs.

*Talukas are spelt as they were in the Letter No. 1267 of Oct. 1, 1825, Peshwa Daftar.

†Exclusive of troops and their followers. In Belgaum (in Padshapoor taluka) troops and their followers were estimated at 2,000 more.

50,000 and only two possessed a lakh of rupees. In the majority of towns there was no one possessing above Rs. 2,000. In New Hubli there were four persons worth Rs. 50,000 to a lakh, and thirty people worth Rs. 10,000 to Rs. 50,000. Only 10% of the families in Badami held between Rs. 100 and Rs. 1,000. In Belgaum 6% of the merchants possessed Rs. 1,000 to Rs. 5,000 and a few weavers were in moderate circumstances. In Sumpgaon only one merchant held a capital of Rs. 50,000. Opulence was the monopoly of a few.

In 1827-28, the total population of the Karnatak was given as 8,38,757 and the average number of inhabitants to a square mile, as 91.94. In 1848, by addition of alienations to Government land, the population showed a rise. Belgaum district alone was calculated to possess 9,32,332 souls. Population in Dharwar was 6,54,895 souls. The total population of both the districts was estimated at 15,87,227 souls in 1848. This showed an increase of 7,48,470 souls over the population of 1827-28. The total population of the Bombay Deccan and Karnatak was given as 42,81,833 souls in 1849. These figures are not reliable. That the population should have nearly doubled within two decades (1828-48), even considering the alienations, is hard to believe because these early years of British rule were fraught with trouble on all sides. A high land assessment, rapidly progressive poverty, falling prices, cholera and plague, we are told, all took their toll. Many villages continued to be deserted. In such a general landscape of ruin, a rise in population at the rate at which the figures claim leaves us in utmost doubt.

We may then hop to 1872, the year in which the first census, on a definite scientific principle was taken. Even the figures of this census came to be criticised at the next census in 1881. It is often stated that the data of 1872 is not very reliable.

Regarding the density of population per square mile in 1872, Belgaum and Dharwar were above the average and Bijapur was near it. The average size of each of the Deccan districts was about 6,000 sq. miles—but Belgaum and Dharwar were below this average and Bijapur was near it. Belgaum, Dharwar and Bijapur covered 14,852.60 square miles in area; the total population was estimated at 27,42,824 souls with a density of

ECONOMIC LIFE IN THE BOMBAY KARNATAK

564:15 per square mile. In the Bombay Deccan and Karnatak, Dharwar had the highest number of people per square mile i.e. 216.44.

In the Census of 1881, the area in square miles had increased to 14,949 and the population had fallen to 23,85,414 souls. This decrease in population by 3,65,444 souls can be explained by the severe famine that swept across this part of the land in 1876-77. The scanty and ill-timed rainfall, in 1876, led to failure of crops and resulted in distress amounting to famine over about two-thirds of the Dharwar District, half of Belgaum District and the whole of Bijapur. In Dharwar and Belgaum, the area under famine conditions was 5,660 square miles out of a total of 9,164; while 11,30,000 persons out of 19,28,037 souls suffered from scarcity. Compared with 1872, the 1881 census shows a fall of 1,06,764 in population in Dharwar District alone. The addition of the normal yearly increase of one per cent during the remaining seven years gives 1,75,000 as the loss of population caused by death and migration in 1876 and 1877. In Belgaum, the Census of 1881 shows a fall of 80,900 in population as compared with 1872. Taking into consideration, as in Dharwar, the normal yearly increase of one per cent during the remaining seven years, the loss in population caused by death and migration may be estimated at 1,47,000. Bijapur suffered the most; here the loss in population in 1881, as compared with 1872, was estimated at 1,77,780. Taking the normal increase of one per cent. as in the case of Dharwar and Belgaum for the next seven years, the loss is computed at 2,34,841 souls. A description of the famine and its effects on the economy of the Division is given later.

Table 9 gives the rise and fall in population in the Bombay Karnatak for the years 1872 to 1941.

The decade ending 1891, though it does not mark any great economic progress, was a normal period which felt the effects of a programme of reforms in land assessment and in other directions, resulting in a normal revival in population.

In the Census of 1901, Dharwar and Ratnagiri were the only districts which showed an increase of 6 per cent in population.

POPULATION IN THE BOMBAY KARNATAK, 1872-1941

<i>Years</i>	<i>Population</i>
1872	27,42,824
1881	23,85,414
1891	28,60,812
1901	28,42,709
1911	28,32,798
1921	27,86,796
1931	30,48,598
1941	34,02,426

since 1881.¹ The history of the Presidency from 1891 to 1896 was one of normal seasons and there were no epidemics. But from 1896 onwards there was a succession of famines, bad seasons and plague epidemics unrivalled in the recent history of any other part of India, except Bengal in 1943. The whole of the Deccan also suffered severely from famine and indifferent crops. However, the Karnatak, and the coastal districts, with the exception of Bijapur, for the most part escaped from famine years with nothing more than the pressure due to a general rise in prices, though some measures of relief were required in Belgaum and Dharwar owing to partial crop failure in the north and east of those districts.

The Karnatak was therefore little affected by famine; so that decrease in population in Belgaum and Dharwar districts must be attributed to plague. The decrease was 56,643 souls from the normal growth in population. It was difficult to arrive at an estimate of plague mortality owing partly to errors in diagnosis, and largely to concealment of cases for fear of preventive measures. The registered plague mortality from these districts, from the commencement to the date of the census,

	<i>Year</i>	<i>Population</i>	<i>Increase</i>
Dharwar	1881	8,82,907	+2,30,391
	1901	11,13,298	

ECONOMIC LIFE IN THE BOMBAY KARNATAK

is 36,000 and 40,000 respectively in round numbers. Dharwar, in spite of the plague, showed an increase of 34,000 souls and this with only an increase of a few thousand in immigrants.² Thus, in the Census of 1901, the total loss of population in the entire Division is estimated at 18,103 souls only.

The Karnatak was the only Division to show a drop in

TABLE 10

MAXIMUM POPULATION IN RECEIPT OF RELIEF IN DISTRICTS
AND REGISTERED PLAGUE MORTALITY FOR PERIOD, 1896-1901

<i>District</i>	<i>Population in 1901</i>	<i>Maximum number in receipt of relief, 1896-1897</i>	<i>Maximum number in receipt of relief, 1899-1900</i>	<i>Total plague mortality, 1896 to March 1st, 1901</i>
Belgaum	9,93,976	20,083	4,761	36,454
Bijapur	7,35,435	1,34,197	24,876	4,810
Dharwar	11,13,298	4,444	—	39,680

TABLE 11

POPULATION IN THE BOMBAY KARNATAK, 1901

<i>District</i>	<i>Population in 1891</i>	<i>Population in 1901</i>	<i>Increase or Decrease in Population</i>
Belgaum	10,13,261	9,93,976	-19,285
Bijapur	7,96,339	7,35,435	-60,904
Dharwar	10,51,212	11,13,298	+62,086
Total	28,60,812	28,42,709	-18,103

² In the statement showing foreign born population in 1891 and 1901, Dharwar had 90,356 in 1891 and 97,579 in 1901, thus, showing an increase of 7,223 souls. *Census of 1901*, pp. 31 and 32.

population in 1911. The last rise in population (20 per cent) preceded the Census of 1891. The Census of 1901 had revealed a decrease of one per cent and the present enumeration showed the same figure. The falling off was due to plague which swept off 15% (of 1901) population of Belgaum, 13% in Dharwar and 6% in Bijapur.³ Emigration and immigration balanced in this tract.⁴ There were years of short rainfall, notably in 1901 and 1902, when scarcity was general but famine conditions never rose to the severity they attained in the Deccan districts, and the effect on natural growth must have been confined, says the census, to sterility of a temporary kind, not to actual diminution of the population.

It will be convenient to take the two districts of Belgaum and Dharwar together. Their condition was very similar; both had suffered severely from plague, in both, the eastern portions of the district were liable to famine and suffered in the lean years of the decade and in both the number of foreign born was about the same. But Dharwar decreased by 8% in density of population which was double the decrement in Belgaum. There was a rise of population in two talukas of Belgaum after the famine, which was more severe in Belgaum than in Dharwar, and it was probable that unrecorded or wrongly diagnosed plague mortality was responsible for the greater decrease in Dharwar, where every taluka showed a fall in population.

Unlike Belgaum and Dharwar, in Bijapur district there was a rise of 16% in population over 1901. This district had shown marked fluctuations at each enumeration, a drop at each census being succeeded by a rise at the next as can be seen from Table 12.

The district is peculiarly liable to famine, having no tract corresponding to the hill and transition of Belgaum and Dharwar and that portion of the Deccan near the Ghats where

³ "The districts that suffered most severely since the outbreak of plague in 1896 were Satara (180,000), Belgaum (148,000) and Dharwar (144,000). Plague spared the extremes of life and the greater part of this mortality had therefore been among those who were of productive ages." Vital Statistics, *Census of 1911*.

⁴ Population (1911) : 28,32,798; Immigrants 1,83,966; Emigrants 1,91,364.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

TABLE 12

POPULATION OF BIJAPUR DISTRICT

<i>District</i>	1872	1881	1891	1901	1911
<i>Bijapur</i>	8,16,037	6,38,493	7,96,339	7,35,435	8,62,973

the rainfall is practically certain. Bijapur was badly hit by the famine of 1897 and again suffered from scarcity in 1900-1901.

TABLE 13

INCREASE OR DECREASE IN POPULATION OF THE DISTRICTS OF DHARWAR, BIJAPUR AND BELGAUM BETWEEN 1901-1911

<i>District</i>	<i>Population in 1901</i>	<i>Population in 1911</i>	<i>Increase or Decrease in Population</i>
Belgaum	9,93,976	9,43,820	- 50,156
Bijapur	7,35,435	8,62,973	+1,27,538
Dharwar	11,13,298	10,26,005	- 86,325
Total	28,42,709	28,32,798	- 8,913

The fall in population in 1911 was attributed more to plague than to any other conditions. In the census of 1921, when Karnatak again recorded a fall in population, it was attributed to two reasons. One was the heavy mortality all over the country by a wave of influenza; and second by the necessity to isolate those talukas in the *Mallad* region where the diminution in population was going on for some decades and could not be attributed exclusively to either influenza or plague. The *Mallad* region was divided into two parts. The inner and outer *Mallad*. The region of the outer *Mallad* lay in the

Kanara Division,⁵ while the inner *Mallad* included parts of the Dharwar and Belgaum Districts which lay near the Ghats.⁶ It was shown that the worst region of decay was the west of Kalghatgi and Bankapur talukas in Dharwar District (Table 14).

TABLE 14

POPULATION IN KALGHATGI AND BANKAPUR FROM 1881 TO 1921

	1881	1891	1901	1911	1921
Kalghatgi	19,851	20,326	20,035	17,355	13,179
Bankapur	—	13,894	12,708	9,737	7,992

Exact cause for the decay eluded all grasp.⁷ The situation was worsened by a lack of proper records. "Carelessness in the Record rooms has caused many of the early 'Village Registers' to disappear." This defect had seriously modified the value of the study of this problem.

The influenza epidemic that carried away more than 4 lakhs of people in the Bombay Deccan, played havoc also in the Bombay Karnatak. Besides the influenza epidemic, the years 1912-13 and 1918-19 were years of scarcity.

Influenza, therefore, carried away 1,59,022 people in the Karnatak. In spite of this loss of over a lakh of people, a year or two before the Census of 1921, the difference in the total population of the Karnatak Division since 1911 was only a loss of 36,002 souls. In 1921, there was an increase of 20,095 souls in the population of Belgaum and Dharwar Districts as compared with that of 1911. Bijapur, worst hit by the influenza,

⁵ "The outer *Mallad* i.e. the tract between the teak forests and the open country growing dibbled rice only in the hollows and a good deal of *javari* in the uplands and containing inferior dry forests." *Census of 1921*.

⁶ "The inner *Mallad* i.e. the tract to the east of the evergreen forest growing dibbled rice and hill millets containing the cream of the teak forests." *Census of 1921*.

⁷ *Census of 1921*.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

TABLE 15
ESTIMATED NET INFLUENZA MORTALITY, 1918-19

<i>District</i>	<i>Population in 1911</i>	<i>Total excess mortality June 1918 to Feb. 1919</i>	<i>Rate per 1,000 of the population</i>
Belgaum	9,43,820	44,702	47
Bijapur	7,35,435	66,132	75
Dharwar	11,13,298	48,188	45

showed a decrease of 93,097 souls as compared with the population in 1911.

TABLE 16
AREA AND POPULATION OF THE DISTRICTS OF BELGAUM,
BIJAPUR AND DHARWAR, 1931-41

<i>District</i>	<i>Area in square miles*</i>	<i>Population 1931</i>	<i>1941</i>
Belgaum	4,612	10,76,701	12,25,428
Bijapur	5,710	8,69,220	9,75,982
Dharwar	4,606	11,02,677	12,01,016
Total	14,928	30,48,598	34,02,426

The remaining two decades ending in 1931 and 1941 were normal in all directions and hence record a continued growth in total population in the Bombay Karnatak. No great famine or epidemic marred the even progress of those years.

We may now give the variation and density in population in the Bombay Karnatak between the years 1901 to 1941 (Table 17).

*By 1941, the area in square miles had lessened by 129 square miles.

TABLE 17

VARIATION AND DENSITY OF POPULATION, 1901-1941

District	Percentage Variation					Density				
	1931	1921	1911	1901	1901					
	to	to	to	to	to					
	1941	1931	1921	1911	1941	1941	1931	1921	1911	1901
Belgaum	+14	+13	+1	- 5	+23.5	270	233	207	205	215
Bijapur	+12	+ 9	-8	+17	+32.5	171	152	140	151	129
Dharwar	+ 8.9	+ 6	+1	- 8	+ 7.9	262	239	225	223	242

The transitional zone of the Karnatak was of great historical and commercial importance.⁸ This can be seen in the number of fortified towns possessing strategical and commercial advantage.⁹ The density of population in the towns of the transitional zone reveal a similarity. They vary from 250 to 390 persons per square mile. There is a high percentage of town dwellers in this region. Even the high percentage in the population of this zone is attributed to the towns, as previously stated. Cotton rules the economy and hence the importance of the towns on the black soil plain to the east.

TABLE 18

TOWNS AND VILLAGES, 1872

District	Towns		Villages		Average No. of persons	
	No.	Population	No.	Population	Per town	Per village
Belgaum	16	1,37,111	1,062	7,91,639	9,191.31	745.42
Dharwar	16	1,68,976	1,293	8,19,061	10,561.10	633.50
Kaladji	11	96,181	1,143	7,19,856	8,743.73	629.80

⁸ *Western India*, C. D. Deshpande, p. 109.⁹ *Ibid.*

ECONOMIC LIFE IN THE BOMBAY KARNATAK

In 1872, Dharwar District had 16 towns of more than 10,000 people. The villages in the Karnatak were above the average of those in the Deccan in population.¹⁰ The total area occupied by towns and villages was the highest in Dharwar district; also next to Khandesh (822 villages) Dharwar had the highest number of uninhabited villages.

The following is a list of more important towns and their respective population in 1872 (Table 19).

TABLE 19
POPULATION OF TOWNS IN 1872

<i>District</i>	<i>Towns</i>	<i>Population</i>
Dharwar	Hubli	31,961
	Dharwar	27,136
	Ranibennur	11,623
	Cadag	19,035
Belgaum	Belgaum	30,512
	Gokak	12,012
	Athni	11,588
Kaladgi	Bagalkot	14,002
	Bijapur	12,938
	Guledgud	10,674
	Ikul	10,107

By 1901, the proportion of town residents in the Bombay Province had increased from 17 to 19 per cent partly on account of the tendency to seek employment in centres of trade and industry during periods of scarcity and partly, it may be assumed, owing to the increasing demand for labour in industrial centres. The most remarkable decrease in the number of towns in one district was to be found in the following cases:

The decrease in the number of towns in the four districts shown above was due in the first case to the effects of plague. Due to the effects of plague which severely affected Belgaum

¹⁰Sholapur had 639 villages with an average population of 849; Satara had 1,405 villages with an average population of 718; Poona had 1,174 villages with an average population of 626.

	1891	1901
Ahmednagar	23	8
Dharwar	23	16
Ahmedabad	18	12
Satara	13	8

and Dharwar the progress of urbanization in the decade 1891-1901 was doubtful. Clearly, the percentage distribution did not differ materially from that recorded in 1881. Dharwar and Belgaum, where the scarcity had been little felt, showed no perceptible increase in the proportion of their urban population, unlike Gujarat which was severely affected by famine. On the whole in 1901 people showed no marked tendency to desert the countryside in favour of town life; nor were the conditions of housing in large cities always of a nature to induce such a move, even under the temptation of gaining a considerable rise in wages.

Between 1881 and 1891, Belgaum made great strides, replacing the losses which it sustained in the great famine of 1877, and had a population of over 40,000. In the last decade there was a loss of 9 per cent. A portion of the resident population, afraid of further epidemics, had moved out into newly constructed hamlets at some distance from the town, and the recovery of its position among the populous and growing centres of the Karnatak "was likely," said the Census of 1901, "to be retarded." Dharwar city had also suffered a loss in population during the decade 1891 to 1901 though not so much as in the case of Belgaum. Gokak was even more ravaged than Dharwar; but no town appears to have paid a heavier penalty in population than Belgaum. Bankapur and Napani were slightly scratched by the demon of plague. The total loss in both the towns was estimated at a little over 200 souls at the end of the decade ending 1901.

If plague took toll from Belgaum, Dharwar and a few other towns, there were quite a number of others which flourished and grew in spite of it. The city of Hubli, the most important

ECONOMIC LIFE IN THE BOMBAY KARNATAK

centre of trade in the Karnatak, had grown from 38,000 to 60,000 souls in thirty years (1872-1901) during which it witnessed the advent of the Southern Maratha Railway and the erection of eight factories, including a cotton mill and several pressing and ginning factories. An increase of 14 per cent in the decade ending 1901, in spite of the losses due to plague, was a fair evidence of the recuperative power of its population. It is worth noting, however, that a variation of over 30 per cent in the population recorded in 1891 had occurred in Bijapur. Once the abode of millions under the Mohammedan dynasty of the Adil Shahi, and since deserted, a city of empty palaces and graceful tombs, with a few thousand residents, Bijapur had doubled its population since 1872—an increase reported to be due to growing trade, and to its being constituted the head-quarter in 1884 of the district. Gadag, as important a centre of trade in cotton as Hubli, showed a continuous rise in population from 1881. In the last two decades ending 1901, the population of the city had doubled. From 17,000 souls in 1881, it had risen to over 30,000 by 1901. Athni, Bagalkot and Ranibennur all record a rise in population by 1901.

The Census Report of 1901, therefore, is tempted to record the following opinion on the rise of population in cities:

"It seems difficult to avoid a suspicion that the increase of population in many cities since 1872 is an indication of prosperity, however, marred in recent years by temporary checks due to epidemic disease. The erection of factories in a city is not usually followed by a reduction in the earnings of the labouring classes nor can the inducements which draw workers from the North-Western Provinces to the cities of the Presidency consist mainly in the offer of a decreased rate of wages."

There is no denying the fact that even India's mild industrial progress by 1901 was quite likely to draw population towards urban life. The improvement in the condition of the labouring class became more visible as the century progressed. And though the land continued to bear the major burden of the

country's economy, the towns were gradually sharing the burden by attracting more and more people with their industrial lure. In times of scarcity, the towns mitigated the misery of our villages by coming to the rescue of the ryots and offering them a means of livelihood. Emigration to the towns in times of dire need lessened considerably the horrors of a famine.

TABLE 20

VARIATION IN POPULATION OF THE TOWNS OF
KARNATAK SINCE 1872*

District	Town	Population				Variation increase (+) or decrease (-)		
		1901	1891	1881	1872	1891 to 1901	1881 to 1891	1872 to 1881
Dharwar	Hubli	60,214	52,595	36,677	37,961	+7,619	+15,918	-1,284
	Dharwar	31,279	32,841	26,520	27,136	-1,562	+ 6,321	- 616
	Ranibennur	14,851	13,761	10,202	11,623	+1,090	+ 3,559	-1,421
	Gadag	30,652	23,899	17,001	19,035	+6,753	+ 6,898	-2,034
Belgaum	Belgaum	36,878	40,737	32,697	38,512	-3,859	+ 8,040	-5,815
	Gokak	9,360	12,116	10,307	12,612	-2,246	+ 1,799	-2,305
	Athni	11,107	10,416	11,186	11,588	+ 619	- 700	- 402
Bijapur	Bagalkote	19,020	18,034	12,850	14,002	+ 986	+ 5,184	-1,152
	Bijapur	23,811	16,759	11,424	12,938	+7,052	+ 5,335	-1,514

The Census of 1901 gives nothing on Guledgud or Ilkal; they are not mentioned in the list of towns. Other towns like Byadgi, Nepani, Ainigere and Bankapur are mentioned.

Urban life received a setback in some towns by the influenza of 1918. Yet, for example, a town like Hubli records a continuous progress in population during the last sixty years:

1881	1921	1931	1941
36,677	69,200	89,000	95,500

ECONOMIC LIFE IN THE BOMBAY KARNATAK

Commercial expansion by road and rail gave rise to industrial development. The towns of the transitional zone exhibit a similarity in their commercial functions.* Some of the towns that developed into important commercial marts in the forty years from 1901 to 1941 were Napani, Sunkeshwar, Belgaum, Dharwar, Hubli, Haveri, Ranbennur and Byadgi—all in the transitional zone. The twin city of Belgaum-Shahapur has a population of 87,000 souls and controls the trade routes to Karwar, Goa and Malwan on the coast. Gadag-Betgeri taken as twin towns have a population of 56,000 souls. Their prominence and future prospects depend on trade in cotton in the Karnatak. Bailhongal and Gokak each with a population of 10,800 and 13,000 souls are like Gadag-Betgeri important as cotton markets. But more on these towns as centres of commerce later.

Table 21 gives the towns with inhabitants above 10,000 souls during each of the three decades 1921, 1931 and 1941.

TABLE 21
TOWNS WITH POPULATION OVER 10,000

Census Year	District	No. Population		No. Population		No. Population	
		10,000-20,000		20,000-50,000		50,000-1,00,000	
1921	Belgaum	2	25,416	1	48,320	—	—
	Bijapur	3	46,187	1	32,485	—	—
	Dharwar	1	18,980	2	75,958	1	69,206
1931	Belgaum	4	54,714	1	41,204	—	—
	Bijapur	3	46,620	1	39,747	—	—
	Dharwar	1	16,411	2	87,523	1	89,982
1941	Belgaum	7	93,589	—	—	1	75,482
	Bijapur	2	36,465	2	73,963	—	—
	Dharwar	3	39,588	1	47,992	2	1,51,795

*See Map, Chapter IX on Industries.

In 1921, there were 11 towns in the Karnatak whose population ranged between 10,000 to 60,000 people. In 1931, there were 13 towns one of which had a population over 80,000; while in 1941, there were 18 towns with over 10,000 people and two towns, whose total population numbered over two lakhs. The total number of towns, in 1931, were 34 while they fell to 31 in 1941. Two of the districts, for the first time since 1872, possessed a town with over 70,000 inhabitants.

Nearly 90 per cent of the people in the Karnatak, as elsewhere, are Hindus; a little over 10% are Mohammedans and there is a sprinkling of Christians, Parsis and Jews. In the Karnatak, when we speak of the foreign born, we mean people from the Southern Maratha States, Nizam's dominions, Kanara, Konkan, Kolhapur and other outlying districts. All these outsiders make a distinct contribution to the population of the Karnatak. The Hindus in the Karnatak belong to two main classes, orthodox Brahminic Hindus and Lingayats who do not respect the Brahmins. There is also a small body of Jains.

In the Karnatak caste evolution has been largely affected by the tendency of sectarian zeal in the south, to supersede, as a basis of sub-division, the social distinctions that mark the caste system in northern parts of the Presidency.¹¹ Thus, Lingayatism, a Hindu reformation movement of the 12th century, originally based on the subversion of caste distinctions, has been embraced by 45% of the population of the Karnatak and in consequence we find that the test of social division varies from a purely religious to a mainly functional one according to the stage in the history of the reformation at which the caste accepted the new social system that it evolved. It is essentially the chief factor of caste development in the three districts of the Karnatak.

The Lingayats, numbering 14,00,000 and residing in the south of the Bombay Province, are neither an intellectual aristocracy like the Brahmins nor a functional group such as the Vanis. It is, says the Census of 1901, not an easy task to decide precisely what the term Lingayat means. Its single object of devotion, was, however, the Puranic deity Shiva, from which the

¹¹*Census of 1901*, pp. 178, 179, 180.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

caste often calls itself Virshaivas. They attempt to apply the fourfold classification of Manu, viz., Brahmin, Kshatriya, Vaishya and Shudra to their social divisions. Tradition imputes the origin of the Lingayats to a reformer Basappa of Kalyan, who lived in the 12th century, and who seems to have been one of the many rebellious spirits who challenged the Brahmin claim to social predominance. Some members of the caste claim for it an antiquity not less than that of the Brahmins on grounds more speculative than historical. Without entering into discussion, the Lingayats may be described as Hindus denying the ascendancy of the Brahmin and entitled to receive from their own priests or Jangams, an eightfold sacrament known as the *ashtavarna*.¹² Every Lingayat must receive the sacrament known as *ashtavarna*, or eightfold protection, in order to become acquainted with the mysterious nature of Shiva.

The Lingayats as a community may be divided into *Panchamsalis* and *non-Panchamsalis*. The former are descendants of the original converts from Brahmins while the latter were later converts. Intermarriage between these two groups does not take place. Though when lingayatism originated there was no distinction and all caste was abolished and converts freely admitted to equal rights, social distinctions gradually crept in. In its original form it denied both the supremacy of the Brahmin and the validity of the caste system, tenets which are usually considered cornerstones of the Hindu religion. With the growth of wealth, importance and number, there came in elaborate forms of worship and ceremony and the birth of a Brahmin aristocracy which called themselves *Panchamsalis*. Thus, in course of time, the *Panchamsalis* became a closed caste. New converts were placed on a lower social footing, the priests alone continuing, as a privileged class, to dine freely with them. This development is alleged to have occurred about the close of the seventeenth century. There are today within the Lingayat fold not only separate and distinct castes, but also castes that are touchable and castes that are untouchable.

¹²A detailed description of ceremonies performed on the birth of a child are given in the *Census of 1901*.

The introduction of other castes as converts has sub-divided many of the previously formed castes of the Karnatak, and introduced a special complexity into the classification of the local social distinctions. The Lingayats are, therefore, a sect and not a caste. It is probable that few would assert that they should be excluded from the fold of Hindus.

All classes of Brahmins that are found in the Bombay Decan are also found in the Karnatak. The traders, craftsmen and husbandmen form distinct groups by themselves. They constitute nearly 30 per cent of the Hindu population. Marathas are found all over the district. The present Maratha population are descendants of the people who from time to time followed the conquerors. Their speech at home is Marathi but they speak Kanarese with the people of the districts. The shepherds are a class by themselves and are accounted for separately in the census reports. There are a class of people who are grouped as servants, wanderers, beggars and depressed classes.

Dharwar has the highest number of Muslims in the Bombay Deccan and Karnatak. Among Musalmans some are landholders, some are traders, and a good many are craftsmen. The bulk are soldiers, constables, messengers and labourers. In villages the greater number are husbandmen and the rest are craftsmen. A few proprietors, the traders and some weavers and husbandmen are prosperous, but as a class the Musalmans are badly off. A very small percentage of people are Christians and Parsis. The Christians are mostly found in Dharwar, Belgaum, Gadag and Hubli. They are hospitable and thrifty. There are Konkani, Madras and Kanarese Christians. The Konkani are Government servants, labourers, or domestic servants; the Madras are mostly domestic servants; and the Kanarese earthen pot-makers, blanket weavers, husbandmen and unskilled labourers. There are a few Parsi families in Belgaum, Dharwar, Bijapur, Hubli and Gadag. They are engaged in trade, contracts and merchandise.

In 1825, of the schools 146 were Marathi, 112 Kanarese, 7 both Marathi and Kanarese and 5 taught Persian and Hindustani. Of the teachers, 138 were Brahmins, 139 Lingayats, 5 Hindus of different castes, and 9 Musalmans. Of the pupils

ECONOMIC LIFE IN THE BOMBAY KARNATAK

943 were Brahmins, 2,092 Lingayats, 609 Hindus of different castes and 118 Musalmans.¹³ In 1825 there were in the Karnatak altogether 270 schools, 291 tutors and 3,845 students. Mr. Baber, the Collector, wrote: "it behooves us to do our endeavour to organize a plan of education."¹⁴

Though education was never a pet subject under the British administration, by 1872, 6.90 per cent and 0.98 per cent male and female respectively could read and write in Belgaum. In Dharwar 9.27 per cent and 1.04 per cent respectively, while in Kaladgi 6.04 per cent and 0.44 per cent respectively could read and write. Those who received education in 1872 were 38.28 per cent in Belgaum, 39.22 per cent in Dharwar and 34.35 per cent in Kaladgi. But few boys and still fewer girls continued education after their twelfth year.

TABLE 22
EDUCATION, 1872

District	Persons Able to Read and Write	
	Number	Proportion Per Cent
Belgaum	33,525	3.55
Dharwar	47,461	4.80
Kaladgi	25,427	3.11

In 1881, only 4.7 per cent of the total population of the Karnatak was receiving education; 6.6 per cent of the male population was regarded as literate. Of the female 0.12 per cent were in schools and 0.10 were literate. Therefore the illiterate among the male were 89.9 per cent and among female 99.78 per cent of the population. There was a greater percentage of the educated among the Hindus as compared with the

¹³ For details of system of education see *Economic History of the Bombay Deccan and Karnatak, 1818-1868*, R. D. Choksey, pp. 301-04.

¹⁴ Letter No. 1203, Aug. 22nd, 1825, *Peshwa Daftar*.

Mohammedans. Table 23 gives education by age, sex and district in 1901.¹⁵

TABLE 23
EDUCATION BY AGE, SEX AND DISTRICT

District	Literate per 1,000							
	0-10		10-15		15-20		20 & over	
	Male	Female	Male	Female	Male	Female	Male	Female
Belgaum	3	—	7	—	6	—	34	1
Bijapur	2	—	7	—	5	—	31	—
Dharwar	2	—	9	—	8	—	46	1

The progress in literacy over the years can be seen by a comparative study of its gradual growth by 1911 and 1921.

TABLE 24
LITERACY IN 1911 AND 1921

Division	Year	Number per mille (all ages) who were returned as literate		
		Persons	Male	Female
Karnatak	1911	58	109	5
	1921	75	135	13

The highest percentage of literacy was among the Parsis, next came the Christians and then the Hindus and Mohammedans. Table 25 speaks of the growth of education in the Bombay Karnatak from 1872 to 1931.

District	Population	
	Illiterate	Literate
Belgaum	9,43,093	50,883
Bijapur	7,01,848	33,587
Dharwar	10,38,675	74,623

¹⁵ Census of 1901.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

TABLE 25
GROWTH OF EDUCATION, 1872-1931

<i>District</i>	<i>Literate in 1872</i>	<i>Illiterate in 1872</i>	<i>Literate in 1931</i>	<i>Illiterate in 1931</i>
Belgaum	33,525	9,05,225	64,232	10,12,469
Dharwar	47,461	9,40,576	1,14,765	9,87,912
Bijapur	25,427	7,90,610	56,909	8,12,311
Total	1,06,413	26,36,411	2,35,906	28,12,692

The ratio of the literate to the illiterate is extremely poor yet the literate in 1931 are more than double of those in 1872.

The Karnatak is bilingual. The two languages popularly spoken are Kanarese and Marathi. The proportion of people who speak the two languages afford interesting suggestions. Table 26 shows the distribution of Marathi and Kanarese to 1,000 of the population in Belgaum, Dharwar and Bijapur Districts for the years 1891 and 1901.

TABLE 26
LANGUAGE DISTRIBUTION PER 1,000 OF POPULATION
IN 1891 AND 1901

<i>District</i>	<i>1901</i>		<i>1891</i>	
	<i>Marathi</i>	<i>Kanarese</i>	<i>Marathi</i>	<i>Kanarese</i>
Belgaum	251	652	254	647
Dharwar	39	823	46	819
Bijapur	37	835	40	814

The Dravidian language is known to have been spoken in the Deccan very far north of its present limits in historical times, and is even said to be traceable in many of the names still in use in the north Kōnkan up to Bombay.¹⁶ In the Census

¹⁶ Census of 1901, p. 153.

of 1901 we are told that it was certainly looked on by the educated classes in the Karnatak as inferior to Marathi. Those who were bilingual preferred to use the latter. In point of numbers, the publications in Marathi were greatly in advance of those in Kanarese. It seemed that the literate classes had a special reason for favouring Marathi in districts where both that language and Kanarese were commonly spoken. At the same time the numerical superiority of Kanarese speakers in Bijapur, Belgaum and Dharwar was so great that any motive which primarily affected only the literate classes was necessarily limited in its effect for many years to come. Table 26 shows that the last ten years had witnessed an increase in the proportion of Kanarese to Marathi per 1,000 of the population in all the three districts. This showed that the natural increase in those using the Kanarese tongue was sufficient to counteract the effects of the tendency among the literate classes to adopt Marathi.

In 1911 it was feared that Kanarese was being crowded out by Marathi. Yet, the northern limit of Kanarese extended well into the Satara district and up to Pandharpur in Sholapur. The fear that Kanarese was losing ground was due to all Kanarese speaking districts (except Kanara) having suffered so severely from plague that a decrease of Kanarese or Marathi might have been due only to heavier mortality in particular castes. It appeared, however, that Kanarese was increasing in Belgaum. Bijapur showed a decrease in Marathi but the population of that district had see-sawed to such an extent that no conclusion could be deduced from the figures. Dharwar showed an increase in Marathi and the drop in Kanarese was due to plague. On the whole Kanarese was suffering from the receding process very slightly, if at all. It was felt that the language had sufficient vitality and literature not to lose ground to Marathi.

Kanarese did not lose its hold over the Karnatak. In 1911, 7,605 to every 10,000 of the population spoke Kanarese and 1,086 spoke Marathi; in 1921, 7,545 spoke Kanarese and 1,063 spoke Marathi. An even ratio between the two languages is constantly maintained. Kanarese continued to be the language of the majority and Marathi was confined to those who called

ECONOMIC LIFE IN THE BOMBAY KARNATAK

TABLE 27

DISTRIBUTION OF MARATHI TO KANARESE PER 1,000 OF
THE POPULATION IN 1901 & 1911

District	1911		1901	
	Marathi	Kanarese	Marathi	Kanarese
Belgaum	249	657	251	652
Dharwar	40	808	39	823
Bijapur	36	817	37	835

Karnatak the land of their adoption. The *Census of 1931* shows other languages spoken in the Karnatak besides Kanarese and Marathi.

TABLE 28

LANGUAGES SPOKEN IN THE DISTRICTS OF THE BOMBAY
KARNATAK*

District	Kanarese	Marathi	Western Hindi	Telugu	Rajas- thani	Tamil
Belgaum	6,95,600	2,68,400	87,013	13,163	1,520	2,813
Bijapur	7,12,229	26,853	90,754	12,535	21,050	1,913
Dharwar	8,63,924	41,939	1,35,768	26,245	13,915	4,713

**Census of 1931.*

In occupations, the main emphasis, here as elsewhere, is on agriculture. In the *Census of 1872*, the table on occupations¹⁷ gives 6,53,745 as occupied in agriculture and under mechanical arts, manufacture 6,55,197. The reason for a higher number of people under the latter head is perhaps due to the inclusion

¹⁷Occupations: Government employment: 31,581; Profession: 23,693; Agriculture: 6,53,745; Trade & Commerce: 33,434; Mechanical arts & manufacture: 6,55,197; Miscellaneous: 13,06,479.

of occupations such as masonry, quarrying, carpentry, smithy, canework and workers in cotton goods. The Census gives a total figure of 1,30,808 as workers in cotton goods. Table 29 gives the number of cotton spinners and weavers in the Karnatak districts.

TABLE 29

COTTON SPINNERS & WEAVERS IN KARNATAK DISTRICTS

<i>District</i>	<i>Cotton Spinners</i>	<i>Cotton Weavers</i>
Belgaum	4,454	8,749
Dharwar	1,14,616	5,242
Kaladgi	72,932	3,192

The greatest number of cotton spinners in the Bombay Decan and Karnatak were in Dharwar and Kaladgi. This important industry passed through many difficulties over the years. In the *Census of 1921*, the table on occupation in the Karnatak gives 19,34,466 as occupied in agriculture while industry consumes the energy of only 3,51,665; commerce occupies 2,16,770; professions 44,163 while 2,39,732 are occupied in various other activities. Under the British, not only was agriculture the mainstay of our economy but also became the only means of livelihood to our *ryot*. Pressure on land, already overburdened, and multiplying population which grew from 27 lakhs in 1921 to 34 lakhs in 1941 brought poverty in its train. The burden of debt mounted while the per capita income was the poorest in the world.

Table 31 on family budget was framed after a detailed study of what are considered compulsory and voluntary necessities. Urban meant localities with a population of 10,000 or over; rural meant "the rest." The words "other compulsory" included furniture, repairs, fuel and lighting, bedding, taxation and interest on loans. The words "other voluntary" meant servants, travel (including pilgrimages), amusements, luxuries, one tenth of cost of jewelry and postage.

An investigation into the causes of indebtedness among the agriculturists was carried out in 1930 by the Banking Inquiry

ECONOMIC LIFE IN THE BOMBAY KARNATAK

TABLE 30

EXTENT AND DISTRIBUTION OF INDEBTEDNESS BY CLASSES*

Actual Numbers				Percentages			
Classes I-III per capita income Rs. 0-75	Classes IV-V per capita income Rs. 75-175	Classes VI-IX per capita income Rs. 175-375	Classes X-XVIII per capita income Rs. 375 & over	I-III	IV-V	VI-IX	X-XVIII
Not in debt							
246	328	120	63	46	62	67	81
In debt†							
286	203	59	15	54	38	33	19

*Census of 1921.

†In "debt" means definite loans from money-lenders, and not merely goods on credit. *Census of 1921.*

Committee. The field of investigation extended over certain villages in the Karnatak and the Gujerat. The result of these inquiries gave the cause of agricultural indebtedness in the District of Dharwar where the villages under examination were located. The reason for agricultural indebtedness found in these villages in the Dharwar District, with slight changes due to local variations, may be fairly true, not only of the district, but, perhaps, of the entire Division.

Among several other causes of indebtedness,¹⁸ purchase or lease of land in the post-war period was regarded as a fruitful source of mischief. Inflationary credit with a rise in prices during and after the war put money into the hands of the agriculturists. That led to investment in land at the then prevailing prices. When credit contracted due to the slump in prices, the purchasers or lessees of land found to their dismay

¹⁸ Among other causes may be mentioned (a) Ancestral debts; (b) Improvidence; (c) Decrease in the number of money lenders and (d) Purchase and lease of land. *Banking Enquiry Committee's Report, 1929-30*, pp. 47, 48, 49, etc.

that the income from land was not even sufficient to cover the rate of interest on the capital borrowed or invested. This situation was worsened by a rise in the cost of cultivation and a new standard of living. While expenditure rose, income diminished.

These conditions prevailed all over the province but it must be noted that they were not equally operative in all the districts or even in different tracts of the same districts. Taking, therefore, the several causes for agricultural indebtedness Table 32 describes the amount of debt and the percentage to total in three typical villages of the Dharwar district.

At Bhadrapur, for example, high rents combined with repeated scarcity conditions were responsible, among other reasons, for the growing indebtedness of the peasantry. The people here spent more on bullocks and bunding than elsewhere. Fodder was scarce and rainfall insufficient. Litigation was rampant. But the Committee was of opinion that information regarding debts as given by the agriculturists, "should be accepted with caution."

It was said that one of the natural effects of indebtedness was the transfer of land from the agriculturist to the non-agriculturist. Information about such transfers was collected by the Revenue Department every five years which showed the area held by agriculturists and non-agriculturists. We may give such information for the Karnatak Division (Table 33) for the years 1917, 1922 and 1927.

The information given is not very reliable because several persons classified as agriculturists were only successful money-lenders who acquired lands from their debtors and were put down as actual agriculturists. In spite of these defects in the classification, the area held by the agriculturist and non-agriculturist, as shown in the table, increased during the first quinquennium and decreased during the next.

The figures, however, indicate a tendency that lands were passing from agriculturists to non-agriculturists. But the figures were regarded as unreliable and hence it was not safe to draw

TABLE 31

FAMILY BUDGET*

Main Head	Detailed Head	Urban					Rural				
		I to III	IV & V	VI to IX	X to XVIII	I to III	IV & V	VI to IX	X to XVIII		
Compulsory	1. Food	60.5	54.7	44.7	35.6	63.2	55.3	39.9	(31.8)		
	2. Clothing	18.3	16.0	14.9	12.4	16.9	15.5	14.0	(9.6)		
	3. Rental	3.1	3.5	3.6	3.6	2.1	0.9	2.6	(3.3)		
	4. Ceremonies, Charity, etc.	5.7	7.2	9.3	13.2	6.8	7.4	7.3	(3.7)		
	5. Other	6.6	8.4	9.8	13.8	4.3	6.3	13.0	(30.5)		
Total Compulsory		94.2	89.8	82.3	78.6	92.3	85.4	76.8	(78.7)		
Voluntary	6. Education	0.8	2.2	3.3	2.4	0.4	0.4	4.8	(1.0)		
	7. Doctor's Fees, etc.	0.3	1.0	1.8	2.8	0.3	0.4	0.9	(1.4)		
		4.7	7.0	12.6	16.2	7.0	13.8	17.5	(18.9)		
Total Voluntary		5.8	10.2	17.7	21.4	7.7	14.6	23.6	(21.3)		
Number of families examined		352	412	156	75	180	119	23	4†		

*Census of 1921.

† Number too small to produce reliable results.

TABLE 32

OBJECTS AND AMOUNT OF DEBTS IN THREE VILLAGES OF DHARWAR

Serial No.	Object of debt	Bhadrapur		Sangur		Advisomapur	
		Amount of debt	Percentage to total	Amount of debt	Percentage to total	Amount of debt	Percentage to total
1.	Current agricultural needs	25,840	17.23	6,536. 0	18.63	2,119. 3	19.8
2.	Land improvement & purchase of land	13,972	9.32	1,334. 0	3. 8	508. 0	4.7
3.	Domestic requirements	15,210	10. 1	5,406. 8	15. 7	1,806. 8	17.2
4.	Payment of old debt	30,847	20.32	8,940. 0	25.97	799. 0	7.6
5.	Trade	5,515	3. 6	2,398. 0	7. 0	75. 8	0.7
6.	Marriages & other ceremonies	25,985	17. 1	7,350. 0	21. 4	4,841. 0	45.6
7.	Litigation	28,075	18. 7	1,000. 0	2. 9	89. 0	0.8
8.	Miscellaneous	6,014	3.63	1,552. 0	4. 6	370. 0	3.6
Total		1,51,458	100.00	34,516. 8	100. 0	10,608. 3	100.0

TABLE 33

QUINQUENNIAL STATEMENT OF HOLDINGS IN GOVERNMENT AREA FOR
THE REVENUE YEARS ENDING 31ST JULY, 1917, 1922, 1927

Division	Year	Agriculturists			Non-Agriculturists		
		Area held			Area held		
		No. of persons	Khalsa Areas	Inam Areas	No. of persons	Khalsa Areas	Inam Areas
Karnatak (Southern Division)	1917	5,56,805	5,909,544	1,783,823	29,330	3,12,280	31,624
	1922	5,06,797	5,931,840	1,834,136	30,235	3,85,303	50,402
	1927	5,93,010	5,799,007	1,851,942	31,496	3,13,086	36,189

any conclusions from them.¹⁹ The only conclusion that could be arrived at was that in the Southern Division there was a rise in the number of the agriculturist moneylender. This class of moneylenders was gaining in importance in certain districts, especially in Dharwar. Though often grasping, he was easy in his dealings with his brother agriculturists and was under the influence of public opinion in the village.

The percentage of finance provided by different agencies²⁰ in the three villages in Dharwar is given in Table 34.

TABLE 34

PERCENTAGE TO TOTAL DEBT PROVIDED BY SUNDRY
AGENCIES IN THREE VILLAGES OF DHARWAR

<i>Sources of Debt</i>	<i>Percentage of amount of debt to the total</i>		
	<i>Bhadrapur</i>	<i>Sangur</i>	<i>Advisomapur</i>
Agriculturist	26.7	27.9	46.9
Relatives & Friends	16.7	18.6	15.0
Landlords	1.8	—	2.3
Dalals of agricultural produce	4.8	3.3	—
Sowcars	28.3	11.6	21.7
Wage earners	.7	3.7	4.3
Traders	8.3	5.5	3.9
Joint Stock Bank	—	0.5	—
Imperial Bank	0.3	—	—
Tagavi	0.5	—	—
Co-operative Credit Society	9.3	27.9	—
Miscellaneous	2.6	1	5.9
Total	100	100	100

Investigations by the Banking Enquiry Committee in selected villages in the Dharwar District showed that the rate of interest ranged between 12 and 25 per cent.

¹⁹Banking Enquiry Committee.

²⁰Banking Enquiry Committee Report, 1929-30, pp. 49, 103.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

INTEREST RATES ON LOANS IN DHARWAR VILLAGES

<i>Rate of Interest</i>	<i>Bhadrapur</i>	<i>Sangur</i>	<i>Advisomapur</i>
	K3		
Average rate per cent of interest on money raised on land	13	24 3 8 15 9	25
Average rate per cent of interest on money raised on personal security	18	15	27

TABLE 36
BORROWINGS IN DHARWAR VILLAGES

<i>Amount borrowed</i>	<i>Signed for</i>	<i>Rate of Interest</i>	<i>Purpose of Loan</i>	<i>Security for debts</i>	<i>Other Conditions</i>	<i>Remarks</i>
<i>In Cash kind</i>						
400 — 800	25 per cent	Purchase of bull	Promis- sory note	The amount to be repaid in three annual instal- ments with interest	On the date of payment of in- stalment the cre- ditor's servant comes for re- covery. If re- covery is delayed, he sits at the door and must be fed.	
700 — 3,800	12 per cent	Domestic expenses	Promis- sory note	—	Original debt 700. Renewed 5 times every 3 years, the last promissory note was passed for Rs. 3,800.	

THE PEOPLE

In regard to the villages in the Dharwar district, the difference in interest on loans raised on land and on personal security was not so great (Table 35).

We append a statement embodying a few cases of borrowing in the Dharwar villages (Table 36).

Sangur and Advisomapur are villages where loans were received on personal security. Advisomapur, which showed the highest rate of interest, was known to lie in "the region of decay." The general economic level of the people was low and co-operative movement had made very little progress in this tract.

In these villages in the Dharwar district, several cases were brought to light in which the village moneylenders charged interest at the rate of $18\frac{3}{4}$ per cent to 25 per cent even though the loans given by them were secured by pledge of ornaments. These cases may be regarded as exceptional.

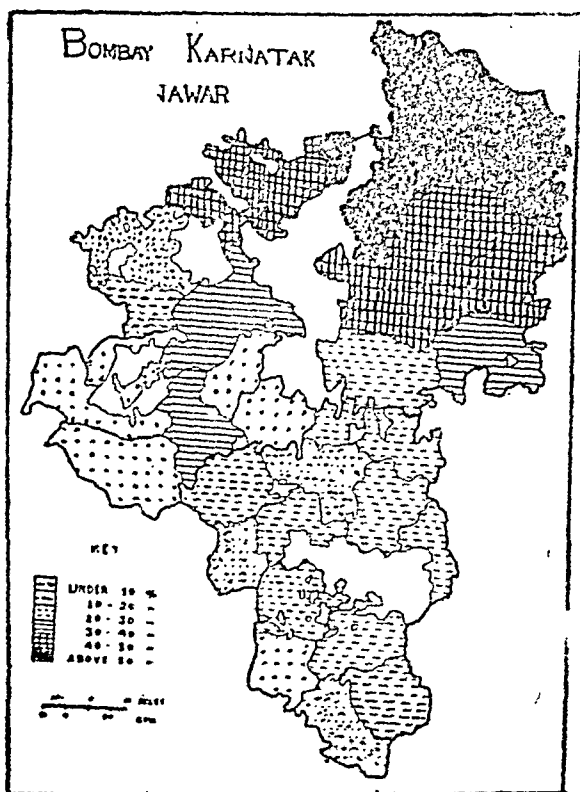
CHAPTER IV

AGRICULTURE

THE MONSOON is the mainstay of agriculture in Western India. The line of the Western *Ghats*, which runs nearly parallel to the coast and the ramification of the *ghats* on the eastern side, cause considerable variation in the amount of rain received in the Bombay Deccan and Karnatak districts, as the current of the south-west monsoon has to pass across the *ghats*. The rainfall as it passes over the *ghats* falls heavily in the uplands. It decreases as it leaves the region of the *ghats* and passes eastwards and westwards from the summit of the *ghats*. By September the force of the south-west monsoon decreases fast and, soon after, a series of storms, arriving apparently from the north-east, supplies rain to Ahmednagar and Sholapur in the Bombay Deccan, the entire Bijapur district and eastern parts of Dharwar and Belgaum. But these storms form, perhaps, the most doubtful factor in the annual rainfall.

The Karnatak region is divided into the following tracts on the basis of rainfall. The tract called *Mallad* in Belgaum is a narrow strip of territory on the west and as a continuation of a tract that lies all along the foot of the *ghats* and receives from thirty-five to fifty inches of rain per annum and in some places a little more. The so-called *desh* tract comprises the eastern part of the Belgaum district, together with the whole of the Bijapur and almost the whole of the Dharwar district. These areas receive from eighteen to thirty inches of rain annually.

The Karnatak, like the Bombay Deccan, is a *javari*, *bajri* region. Most of this region lies in the *desh* tract. The soil is deep, black and retentive on the whole except on the high lands and hills. To the south and west, wheat and cotton are extensively grown. This area in the Dharwar district contains some of the deepest and most retentive black soils in the Bombay Presidency. *Javari* grows in all the three districts. Bijapur is the most heavily sown. *Bajri* is grown in the east of Belgaum District, all over Bijapur, but none at all in Dharwar.



Percentage of total cultivated area under *jawari*
in each taluka (1937-38).

Besides cotton and wheat, the black soil of the plains is well suited to the growth of grain, linseed, white *jawari* and all ordinary products of the late or winter (*rabi*) harvest. Irrigated lands are of considerable importance. The irrigated crops are of two kinds. The principal and most important one is sugarcane and the other crop is rice, or different kinds of vegetables. No less than twenty-three varieties of rice are cultivated, but only in south-east Belgaum and on the western border of Dharwar where the rainfall is heavy. The people of Belgaum rarely consume it; most of it is exported to the Konkan. Formerly, in many villages, coffee was extensively and profitably cultivated.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

In rotation with cotton, varieties of *javari* (red and white) are grown in the Karnatak in the best black soil. The *rabi* (winter) *javari* occupies nearly two-thirds of the total area under crop in Bijapur. Various pulses, oilseeds and fibre-plants are generally grown with *kharif* (June or July crop) *javari*, while *rabi javari* (August to October and January to February) in the Karnatak has usually subordinate to it safflower rows or linseed, either in rows or sprinkled. There are over a hundred varieties of *javari* in the Bombay Province. Bijapur has the largest number of acres under *javari* in the Bombay Presidency. The Karnatak Division stands second for the number of acres under *javari* in the Bombay Province (Table 37).

TABLE 37
ACREAGE UNDER JAVARI IN THE DISTRICTS OF
KARNATAK IN 1939

Crop	District	Year	Acres
Javari	Bijapur	1938-39	1,215,400
	Dharwar	1938-39	596,616
	Belgaum	1938-39	533,057

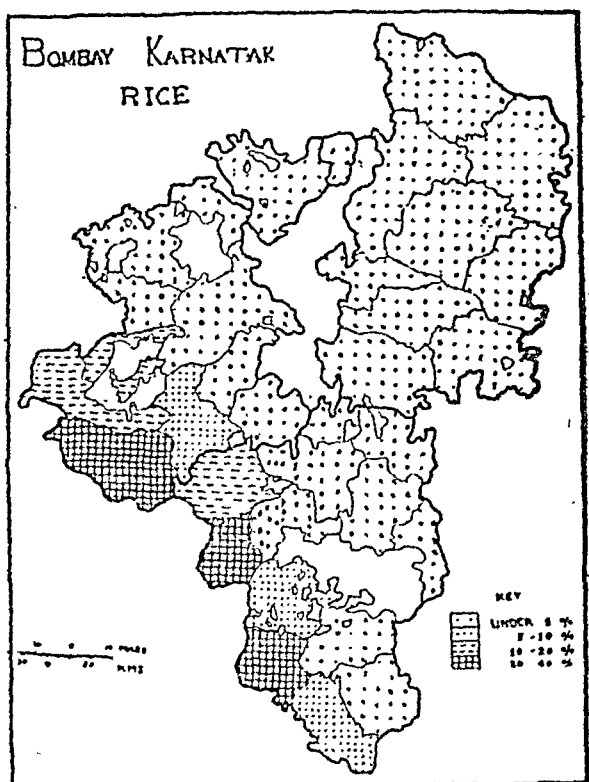
Bajri is grown in the drier regions of Bijapur and eastern Belgaum. Table 38 shows the distribution of *bajri* in the three districts of the Karnatak in 1938-39.

TABLE 38
ACREAGE UNDER BAJRI IN THE DISTRICTS OF
KARNATAK IN 1939

Crop	District	Year	Acres
Bajri	Bijapur	1938-39	551,532
	Belgaum	1938-39	187,407
	Dharwar	1938-39	8,676

In the southern portion of the Karnatak we pass from the trap area into the transition tract between the trap rocks to

the north and the metamorphic rocks to the south. This transition tract is rich and the late rainfall of August and September is more certain than it is further to the north. In this transitional belt of the Sahyadris, rice is mostly grown in regions of moderate rainfall, but the crop is considerably supported by tank and canal irrigation. The *Mallad* of Belgaum and Dharwar belong to this rice producing belt. An irrigated variety of rice called *vaingan* is grown to a limited extent in the west of Belgaum. It is sown in December and ripens from March onwards. Table 39 shows the acreage under rice.



Percentage of total cultivated area under rice in each taluka (1937-38).

ECONOMIC LIFE IN THE BOMBAY KARNATAK

TABLE 39

ACREAGE UNDER RICE IN THE DISTRICTS OF KARNATAK IN 1939

<i>Crop</i>	<i>District</i>	<i>Year</i>	<i>Acres</i>
Rice	Dharwar	1938-39	140,770
	Belgaum	1938-39	120,050
	Bijapur	1938-39	7,396

The production of rice in the Karnatak is the smallest in the Bombay Province.

Wheat is essentially a *rabi* crop. It is sown in October and November and is generally ready for harvest by March. The *Ghataprabha* and the *Don basins* form the main wheat producing region of the Karnatak.

The two most important varieties of wheat are: (i) soft wheat and (ii) hard wheat. The hard red wheat is the dry crop wheat of the Bombay Karnatak. The soft wheat is grown in an exceedingly small area being found only as a dry crop in Maval taluka of Poona District, and as a garden crop in Bijapur. Table 40 shows the distribution of area under wheat.

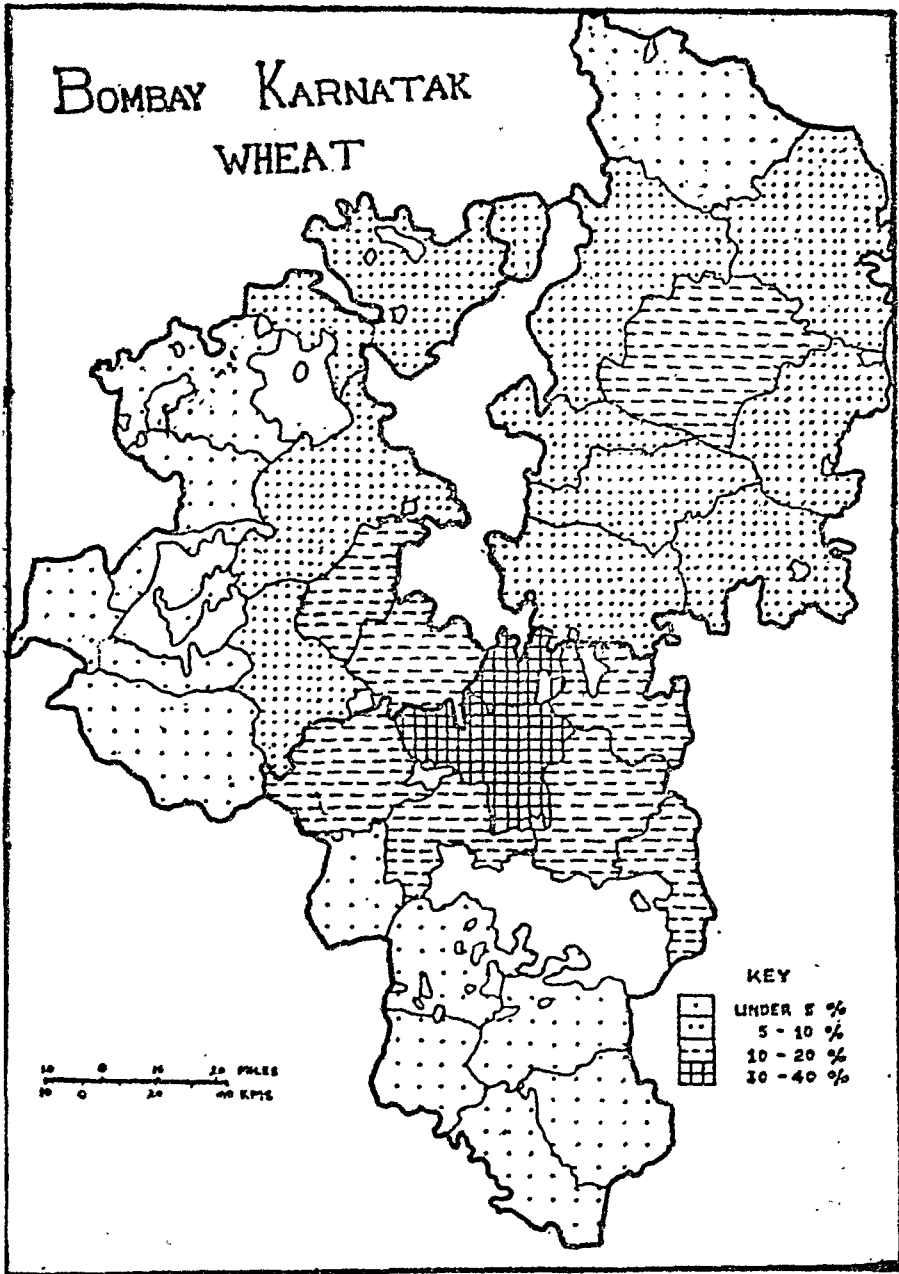
TABLE 40

ACREAGE UNDER WHEAT IN THE DISTRICTS OF KARNATAK IN 1939

<i>Crop</i>	<i>District</i>	<i>Year</i>	<i>Acres</i>
Wheat	Dharwar	1938-39	258,543
	Bijapur	1938-39	254,852
	Belgaum	1938-39	122,637

Dharwar stood second to Ahmedabad as the largest wheat producing district in the Bombay Province. Bijapur stood third. The total acreage under wheat in the Bombay Karnatak for

BOMBAY KARNATAK WHEAT



Percentage of total cultivated area under wheat in each taluka (1937-38).

ECONOMIC LIFE IN THE BOMBAY KARNATAK

1938-39 was 634,042 acres; Deccan stood first with 901,712 acres.

Grains like *suva*, *rula*, *ragi*, *kodru*, *koman* and maize, too, grow in small quantities in the Karnatak. Barley is grown extensively; and nowhere is it grown more in the Bombay Province than in the Karnatak (8,062 acres; 46.73%). It is sown mainly in the districts of Belgaum and Bijapur.

Among pulses, *tur* covered 97,390 acres in 1938-39 and 1,64,928 (33.76%) in 1943-44. The acreage under cultivation varied from district to district. In 1924-25, 14.7% and 13.5% of cultivable land was under the cultivation of pulses in Belgaum and Dharwar respectively, and 10.5% in Bijapur. Belgaum stood first, Dharwar second and Bijapur fifth in the Bombay Province. In 1943-44 Bijapur came first with 58,000 acres, Dharwar and Belgaum with 55,000 acres stood third in the Bombay Province. Grain was sown as extensively as *tur* and covered 88,227 acres in the Karnatak in 1938-39. The region is familiar with such grains, as *kulthi*, *math*, *mug*, *udid*, *val*, etc.; these are grown in varying quantities all over the Division.

Both Belgaum and Dharwar with moderately good rainfall have a fair share of orchard and garden produce. There are a variety of vegetables (roots, tubers and green) found all over the districts. Among fruits, both in Dharwar and Belgaum, besides the Konkan, large acres are laid out to mangoes, and they are treated as a commercial crop. Guavas also grow extensively. Good guava plantations can be seen in the vicinity of Dharwar. In 1924-25, of the total of 15,166 acres under mango in the Bombay Province, Ratnagiri and Bombay Suburban claimed over six thousand acres and Karnatak stood second with 2,945 acres. It was developing into a commercial crop with a future. In the same year, Dharwar had 506 acres (12.1%) under guava plantation. In 1938-39, there were 28,580 acres in the Karnatak under the fruits and vegetables (including root crops). Among vegetables special mention may be made of sweet potato, carrots, brinjals (Belgaum), onions (Dharwar) and radish (Bijapur). In Dharwar betel-leaf (*pan*) creepers are extensively found and are the chief garden crops.

AGRICULTURE

Cultivation of tobacco is concentrated in two areas. Elsewhere it is unimportant. The two important regions are (i) upper Gujarat (Kaira district) and (ii) an area in the West Deccan and the Karnatak (Belgaum District).

AREA UNDER TOBACCO IN 1924-25

<i>District</i>	<i>Acres</i>	<i>Per Cent</i>
Kaira	47,304	40.9
Belgaum	42,418	36.7

Very little of the tobacco area in the Belgaum District is irrigated. It is only on well-drained black soils that this crop can be taken. Tobacco is grown in rotation with *javari*, grain or hemp (*sann*). In 1938-39, 61,883 acres were under tobacco in the Karnatak; of these 59,842 acres were in Belgaum district. Bijapur and Dharwar cultivated a negligible quantity.

Chillies, garlic, turmeric, coriander, etc. are some of the condiments and spices found in the Karnatak. Chillies are, by far, the most important crop of the class of condiments and spices, occupying about one and a quarter lakhs of acres in the Bombay Presidency. The most important centre of cultivation is Dharwar, occupying about fifty thousand acres or 43.9% of the cultivable area in 1924-25. Belgaum stood next. Chillies form part of the people's daily food. It is the chief element in their curries and enters, more or less largely, into all other dishes. Hence, every cultivator tries to keep a suitable corner near a well or other source of water supply in which to grow at least enough for his household wants. Chillies are also extensively used in *chatnis* and pickles and also medicinally. Coriander seeds (*dhane*), turmeric (*halad*) and garlic (*lasun*) are largely grown in Belgaum, garlic especially covers in Belgaum the largest number of acres in the Bombay Province. Besides these condiments, sowa, *methi*, mustard, ginger, etc., are grown in small quantities in the Karnatak.

Betel leaf (*pan*) is produced all over the Presidency. The

ECONOMIC LIFE IN THE BOMBAY KARNATAK

chief centres of cultivation are Dharwar, the Deccan (except Sholapur) and Kanara and Thana in the Konkan. Dharwar stands first where *pan* creepers occupied 30.0% of garden lands in 1924-25. In the Deccan and Karnatak it is generally planted on well-drained alluvial bank of a river or stream. The cultivation is very costly and troublesome, it needs considerable capital. When well done, it is very remunerative. The best *pan* is grown in Dharwar, Belgaum, Poona and Satara. Dharwar also cultivates betel-nut but Kanara is its real home.

In Belgaum, sugarcane is grown and is next in importance to Ahmednagar in the Bombay Province. Belgaum has the largest number of acres under sugarcane in the Karnatak (13,479 acres in 1938-39). Though there is a large difference in the number of acres under sugarcane in the Bombay Deccan and Karnatak, the Karnatak Division stands second in the Bombay Province in the cultivation of sugarcane. The profits are much greater in sugarcane than is the case with wheat, cotton or food grains—*javari* and *bajri*.

The distribution of sugarcane in the Divisions of the Bombay Province in 1938-39, is given in Table 41.

TABLE 41

ACREAGE UNDER SUGARCANE IN BOMBAY PROVINCE IN 1938-39

<i>Division</i>	<i>Acres</i>
Deccan	53,794
Karnatak	15,858
Konkan	3,792
Gujarat	2,676

Among oilseeds, the Karnatak had in 1938-39, 290,415 acres of her total cultivable area under groundnut. The cultivation of safflower is mostly confined to the south-eastern portions of the Deccan and the three Karnatak districts. In fact, the two together (i.e. the South Deccan and the Karnatak) occupy

about ninety-five per cent of the total area. Bijapur grew the largest quantity (32,038 acres in 1938-39) of linseed¹ in the Bombay Province. In the Karnatak castor is grown mixed with pulses and cereals. Dharwar had 3,868 acres under castor in 1938-39. Castor oil is largely used for lighting purposes and as a lubricating oil. The oil is also largely in demand for soap making and for medicinal purposes. There is a large export in castorseed to the United Kingdom, America and Europe. Niger seed is grown all over the Deccan and Karnatak. A sweet oil is expressed from *niger* seed and is largely used for culinary purposes. The seed is also used in *chatnis*. It produces one of the best oil-cakes for milch cattle. Bijapur in the Karnatak has the largest acreage under *niger* seed (8,429 acres in 1924-25). The total number of acres under oilseeds in the Karnatak in 1938-39 was 532,250 acres. The total distribution of oilseeds in the three districts of the Karnatak Division in 1938-39 is given in Table 42.

TABLE 42

ACREAGE UNDER OILSEEDS IN THE DISTRICTS OF KARNATAK
1938-39

<i>Division</i>	<i>Acres</i>
Bijapur	246,920
Dharwar	144,864
Belgaum	140,476

¹“The crushed seed or cake is very useful for fattening cattle and is also a good manure. Linseed oil burns eleven per cent longer than olive oil and is a good drying oil, being, therefore, in request among painters. Linseed is used for a variety of purposes. It is a demulcent, used in diarrhoea, catarrh, dysentery and visceral obstructions. When mixed with lime-water, the oil is a favourable application (carron oil) to burns and scalds. It is one of the chief ingredients in painters' inks and oil varnishes. It may either be expressed cold or by first heating the seeds to about 200° and then crushing them. Large quantities of linseed are annually exported into England from foreign parts.” (Lisboa's Botany), *Crops of the Bom. Pres.*, Ambekar, p. 52.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

In the Karnatak, which receives the north-east monsoon also, cotton is sown in September. In the Bombay Province cotton is a *jirayat* or dry crop. Except in the Karnatak, it is a *kharif* crop, being sown as soon as the land is well soaked with rain. Cotton does well in deep black soil having 20 to 50 inches of rainfall. As the Karnatak receives the benefits of both the monsoons, it also grows a long stapled variety (*kumpta*). In the Deccan districts, on the other hand, short staple cotton generally the type called *khandesh* is usually grown.

Cotton is one of the most important crops of the Bombay Presidency. It occupies, in fact, the second place among its crops in acreage, being only second to *javari* in this respect. It is an important money crop to the cultivator. East Khandesh possesses the largest share of the crop, namely, 22 per cent of the total area under cotton in the Presidency. Bijapur, Dharwar and West Khandesh follow with about 17, 14 and 11 per cent respectively. Belgaum contains from 6 to 7 per cent only. In 1922, the proportion of the area under cotton to the total cropped area in Dharwar and Bijapur returned between 25 and 33 per cent of their gross cropped area.

In the Karnatak, two distinct species of cotton are grown in the Dharwar district—one introduced from America in 1829 and known as Dharwar-American (*vilaiti hatthi*). The second is the local indigenous variety known as *kumpta* from the port of that name in Kanara, its former place of shipment (*Javari hatthi* or country cotton). Both species are sown in August or September and picking takes place in February-March. Cotton is rotated with *javari* in heavy soils and with *bajri* in light soils.

TABLE 43

DECLINE IN ACREAGE UNDER COTTON SINCE 1925

Years	Acres
1924-25	1,847,061
1938-39	1,202,163
1943-44	1,076,750

But the rotation is modified according to the district, season and condition of the fields.

Cotton is a favourable crop with the cultivator. It is grown easily. It can be converted into cash as soon as the fields are picked; there is always a ready sale for it in the market. Before the first world war, cotton was exported in large quantities to Japan, England and to several countries in Europe. But after 1920, the European trade decreased. There has been a steady decrease in the area under cotton in the Karnatak since 1924-25 (Table 43).

But in 1943-44, the Karnatak stood first in the Bombay Province for the number of acres under cotton cultivation.* The growth and cultivation of cotton in more details is given later. The application of some kind of manure to fields in annual cultivation is very generally recognised to be necessary for the maintenance of the soil fertility and the production of substantial crops. In the black soils of the Dharwar taluka, with an average rainfall of 34 inches, the value of manure for unirrigated crops is fully appreciated by the cultivators, and all good cultivators apply it to their fields in such quantities as they can secure. Yet all lands do not need manuring. In a year of short or badly distributed rainfall, which is quite common in the eastern parts of the Karnatak, fields which have received a heavy dressing of manure will often do worse than fields which have had none.² Often the crop is so scanty that it will not do anything appreciable to exhaust the soil. In such a year the land remains practically fallow and is able to recuperate.

So much for the theory. In actual practice it is a proven

*Division	Acres	Per Cent
Karnatak	1,076,750	35.69
Deccan	1,007,816	33.37
Gujarat	935,021	30.97
Total	3,019,647	100.00

²*Agricultural Progress in Western India*, G. Kentinge, p. 96.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

fact that manure vitalizes the soil and enriches the crop. With a view to test the exact value of farm-yard manure to cotton and *javari* in the Dharwar taluka, a series of comparative experiments were conducted on a large number of plots for a period of twelve years, and the results showed that a dressing of farm-yard manure, to the extent of 5 tons per acre, applied every alternate year to *javari*, and the two-year rotation of cotton and *javari*, gave an additional out-turn of 265 lbs of *javari*, 843 lbs of *kadbi javari* stalk, and 49 lbs. of seed cotton. The value of this additional out-turn was about Rs. 40, and as the cost of the manure required to produce it was only Rs. 15, it was clear that this investment yielded a very good profit.

"The lessons to be learnt from these experiments" wrote Mr. Keatinge, Director of Agriculture, (1907 to 1921) "are applicable to almost the whole of the Southern Maratha Country, to the West Deccan, Khandesh and Gujarat, a very large part of the Bombay Presidency." Having therefore, realised the importance of manure³, the Government had, since then, concentrated on

TABLE 44

RESULTS OF EXPERIMENTAL FARMING IN DHARWAR

<i>Determining factor</i>	<i>Percentage of crop increase obtainable in Dharwar*</i>
Manure	30
Cultivation	35
Seed	10
Drainage	—
Field embankment	20
Total	95

*Such experimental farms were also started in Poona, Surat and Jalgaon.

³ The four types of manure are oilcake, green manuring, artificial manures and crude night soil. *Agricultural Progress in Western India*, Keatinge, pp. 99-102.

the production of different types of manures and their availability. The experimental farming in Dharwar indicated the results that could be obtained by good tillage, timely operations of sowing, adequate manure, sound seed and protection from surface washing. The results of this experiment are given in Table 44.

These figures are a suggestion and no claim can be made for scientific accuracy, but their claim mainly rests on the fact that the out-turn was doubled in the course of a few years by ordinary methods of good farming as indicated above.

A. IRRIGATION

In the early years of British rule in the Karnatak, small sums were spent to keep from utter dilapidation irrigation works absolutely indispensable to life, viz. such tanks and wells as were required for ordinary village purposes. It would be in vain to seek for any traces of improvement as regards works of irrigation. There was ample evidence of considerable means of irrigation in the days of the Anagandy. Though mostly dilapidated, they continued to benefit the country. One such example may be given.

The old tank at Dambal said to have been built three centuries ago, was formed by an earthen dam 4,000 feet in length and about 25 feet in maximum height, the water face of which was protected by a massive dry stone retaining wall. It had a masonry waste weir at each end, the aggregate length of which was 335 feet and two masonry outlets for the discharge of water for irrigation. The work was originally a fine one, but at the beginning of the nineteenth century, had much silted up and the tank had become comparatively valueless for purposes of irrigation. The area of water surface of the old tank was 300 acres (13 millions of square feet) and the total capacity to be $14\frac{3}{4}$ millions of cubic feet. The catchment area measured 46 square miles and with an average rainfall of 20 inches, it is manifest that the supply of water available was greatly in excess of the storage capacity as reduced by silting. It irrigated $140\frac{1}{2}$ acres of garden land paying a total consolidated assessment of

ECONOMIC LIFE IN THE BOMBAY KARNATAK

Rs. 742, the irrigation share of which was (4/5th) Rs. 594.⁴

The extent of irrigation being small no general rules with respect to the repairs of wells and tanks were observed when the Company came into possession of the Karnatak. Most of these repairs were very essential and were considered as a public charge. If the *Inamdars* benefited by the repairs they contributed in proportion to the advantage derived by them. When the entire village benefited a general subscription (*tutrick*) was levied. Cows and even monetary aid was given to individuals who repaired tanks at their own cost. For the first few years (1818-1823) no new tanks or water courses were laid out, only old ones were repaired.

When the tanks were large, an officer (*Numkuttee*) distributed the water and received his salary in grain. Where the tanks were small the ryots helped themselves under the guidance of the *Patel*. The sums spent to maintain or repair these means of irrigation were very paltry compared to the revenue realized. In the Dharwar Collectorate where for the 11 years ending 1851, the Government had realised a revenue of 10½ lakhs, the proportion spent on tanks and wells was about one-fifth per cent of the receipts from land.⁵ In Belgaum in the five years ending 1850-51, a total of Rs. 3,811 had been spent on both tanks and wells that gave a yearly average of Rs. 762; while the revenue realised was Rs. 12½ lakhs.⁶ Even on such an important tank as the one in the Dambal taluka, to which we have referred, repairs were undertaken in 1824 and 1849 (expenditure unknown); minor repairs were done in 1860 at a cost of Rs. 181 and in the six years following 1860 the total expenditure on repairs was only Rs. 621. It is a story of uniform indifference and stupendous neglect. Not till Sir G. Wingate drew the attention of the Government to the introduction of the new survey was irrigation given importance in both the Bombay Deccan and Karnatak.

Wingate first drew the attention of the Government in 1853 to the necessity for irrigation in the Bagalkot taluka. The rich soil of the Krishna basin in this region was one of unsurpassed

⁴ *Irrigation Revenue Report, 1878-79, Part 1, Appendix No. 5, p. 46.*

⁵ *Western India, A. Mackay, p. 430.*

⁶ *Ibid., p. 432.*

fertility if watered by means of irrigation. Wingate was also of the opinion that even the Ghatprabha was capable of yielding a large supply of water for irrigation. It was expected that if these works of irrigation were constructed some of the poorest and most unproductive talukas would be transformed into the richest. It was feared that the population was multiplying and the climate of the tract was so subject to drought that only additional means of irrigation could give a reliable supply of grain. The possibility of building bunds across each of the three rivers the Krishna, the Ghatprabha and the Malprabha, wherever this could be done, seemed to Sir G. Wingate 'to be especially the duty of the Government.'

These suggestions were given serious thought and the Government consented to give Colonel Scott sufficient aid to look into Wingate's suggestions. Scott worked for some time on the plans of irrigation in the basin of the Krishna. By 1854 Scott had definitely surveyed a part of the country where irrigation project could be laid. It was feared that the irrigation project as planned was likely to benefit the Native States more than Government lands. Owing to the difficulty of laying out canals through the Native States, the larger project of Scott was placed in abeyance, and a fresh scheme was drawn up for watering Government lands only. In 1868 the project was submitted. The cost was estimated at Rs. 15,00,000, and the return on expenditure at $6\frac{1}{4}$ to $6\frac{3}{4}$ per cent. In 1871 the scheme was put in complete abeyance but renewed with varied fortune right till the end of the nineteenth century.

In 1881-82, among the several principal works on irrigation all over Western India, mention is made of the Gokak Canal in Belgaum, Muchkundi Project in Bagalkot, Nilgund and Gangikere tank in Badami. The gauging of the Don River in the Bijapur Collectorate had been continued throughout the year in connection with the Don River project. The "first erection" of the Gokak Canal ($21\frac{1}{2}$ miles) was taken in hand and the Ghatprabha River and its tributaries had been inspected from their sources for suitable storage sites. A great number of tanks in the Belgaum Collectorate had been inspected and a survey had been made for a new tank in Khanapur taluka. In Dharwar,

ECONOMIC LIFE IN THE BOMBAY KARNATAK

the Dambal Tank (Gadag taluka) was repaired at a cost of Rs. 9,875. A distributing covered masonry channel was also constructed passing through the town of Dumbal. Along with the Dambal tank several other tanks were strengthened, embankments built, waste-weirs completed and a survey of land under the command of the improved tanks was made.

The Southern Maratha Country appears to be a land of tanks.⁷ There are innumerable tanks and ponds specially in the talukas in the south of the Dharwar Collectorate. Let us briefly note the system of assessment of irrigated lands under old tanks. The system in force regulating the areas and assessment of irrigated lands under these old tanks appears to be an exceedingly simple one. On the revision of settlement the survey officers inspected the land, and such fields as were found to be actually watered from the tank within a few years of the inspection were assessed as irrigated. No attempt was made to gauge the capabilities of the tank by calculating its storage capacity in proportion to the annual rainfall; the area found to be actually irrigated was taken to be the area which the tank was capable of irrigating; and rice or garden rates, as the case may be, were assessed accordingly. The water supply was divided into six general classes according to its estimated duration and to the situation and quality of the irrigated land, and in this way rates were assessed on a sort of sliding scale. The settlement was usually for a term of thirty years, and when once introduced, the rates were levied whether the fields were actually watered or not. It was in fact, for this term of years, a fixed settlement on a fixed area of irrigation, allowing of no alteration except under a reclassification caused by the improvement or deterioration of the tank—such reclassification was, however, believed to be very rare.

The settlement gave the people who held the area assessed as irrigated exclusive right to the water of the tank, as they alone paid the water rates. The area of irrigation could, there-

⁷ "In almost all districts well irrigation obtains. However tank irrigation is the main feature of Dharwar. Belgaum also has a good proportion under tank irrigation. It is also an outstanding feature in Kanara districts." *Statistical Atlas of the Bombay State*, 1950, p. 54.

fore, be extended only by private arrangement among the ryots. Should any dry crop land be irrigated, no extra rates were levied on such lands, but they were liable to be included in the irrigated area in the next settlement. In this way much land was irrigated for a considerable number of years and escaped

TABLE 45

SOURCES OF WATER SUPPLY, 1886-87

District	Wells		Tanks		Other Sources	
	Pakka	Kacha	Pakka	Kacha	Pakka	Kacha
Belgaum	1,641	6,049	6	223	—	204
Bijapur	815	2,972	2	2	2	27
Dharwar	1,430	2,574	363	1,947	21	66

TABLE 46

SOURCES OF WATER SUPPLY, 1937-38

District	Wells	Tanks
Belgaum	19,011	1,534
Bijapur	11,075	9
Dharwar	4,754	4,026

the payment of rates higher than those assessed for dry crop. The assessments were consolidated and collected by the Revenue Department in the usual manner.

In 1891 the main Gokak canal, 101 miles in length, was practically completed, and considerable progress was made with the distributaries. Satisfactory progress was made with the Gokak storage works, classed as a Provincial Irrigation project. In the next year there was a profit of Rs. 5,984 on the Gokak works; the completion of the storage works improved the *rabi* supply to the canal but the improvement in receipts due to this cause was expected next year. By 1892, total direct and

ECONOMIC LIFE IN THE BOMBAY KARNATAK

indirect capital outlay on the Gokak Canal, First Section and Storage works was Rs. 10,01,931; the gross revenue collected was Rs. 10,406, the working expenses amounted to Rs. 4,422; the net revenue was Rs. 5,984 which worked out to 0.59 per cent on the capital outlay.

In 1892 the largest number of old works (471) in the Bombay Province were in the Dharwar Collectorate. Questions connected with the maintenance of these small works many of which were useful to the people and profitable to Government, were under consideration. Yet Government continued increased expenditure on extension, improvement, maintenance and repairs of these old works which used to be described as deteriorating. More importance and attention was being given to these old irrigation works (tanks, wells, etc.) at the turn of the nineteenth century. In 1895 it was decided to revise the list of tanks from which irrigation revenue was derived, to abandon such as would require an excessive expenditure and to entrust the repairs of the remainder to the Public Works Department.* In 1900-01 there were 7 tanks in Belgaum and the cost of maintenance was estimated at Rs. 11,258; Bijapur had one and the cost was Rs. 258, while Dharwar had 38 tanks and the maintenance cost was Rs. 58,109. In the Karnatak the expenditure on wells and other works of irrigation was inconsiderable in comparison with the expenditure on the construction of embankments and other methods of field improvement.†

TABLE 47

COMPARATIVE EXPENDITURE ON IRRIGATION AND FOR OTHER PURPOSES

Division	Irrigational Purposes			Total	Other Purposes
	Wells	Tanks	Others		
Karnatak	24.8	2.3	10.2	37.3	62.7

* Government resolution No. 34 W.I.—419 of 5th March, 1895.

† Memorandum by the Irrigation Commission—Bombay Presidency, 1901, p. 10.

In 1902 the Irrigation Commission were very much in favour of the Gokak extension scheme or second section of the Gokak Canal. The estimated cost, which placed it at Rs. 83,00,000, could not be accepted until proposals had been worked out in greater detail. It was noteworthy that the monsoon crops on the existing Gokak canal formed 32 per cent of the total irrigated area—a percentage which is not approached by any other irrigation work in the Deccan. The project was so promising that the Commission recommended detailed plans and estimates as soon as possible. Thought was also given to the extension of the Krishna Canal. Sites for storage works were to be located and a practicable alignment for a canal, especially, if it could be carried into Bijapur. In 1906 it was decided that the Krishna canal as a protective work would not command a sufficient famine area to warrant execution. If it would pay to take it up as a Productive Work that scheme could be considered later on. It was unlikely to yield a good return as a productive work. The Gokak Canal Project appeared to be prohibitive from the point of cost.

TABLE 48

GOKAK CANAL PROJECT

	<i>With one tank</i>	<i>With two tanks</i>
Estimated cost	Rs. 1,50,00,000	Rs. 1,85,00,000
Annual Irrigation	2,25,000 acres	2,87,000 acres
Return on Capital	3.02%	3.14%

Another project recommended was the Malprabha Canal project. A considerable part of the Bijapur District, south of the Krishna, could be commanded by the Malprabha Canal scheme. But most of these irrigation projects remained on paper. When the British left, the Gokak Canal irrigated 14,000 acres out of 17,000 commanded so that the percentage of irrigation to the commanded area was 90 per cent. Though the Gokak extension scheme had received the sanction of the Secretary of

ECONOMIC LIFE IN THE BOMBAY KARNATAK

State in 1917-18, the cost of the Pravara and Nira Canals had been so great that the Government of India had asked that the Gokak scheme should be again examined very carefully and resubmitted. The project was to consist of a reservoir on the Ghatprabha, and a canal 75 miles long to irrigate 132,000 acres. A net revenue of Rs. 8,33,000 was anticipated and the cost (to be revised) was estimated at 197 lakhs of rupets. The construction of this extension canal in the Karnatak lay buried in the womb of time.

By the help of irrigation, cultivators are enabled to grow valuable crops of sugarcane, potatoes, onions, spices, and vegetables worth ten times as much per acre as anything that could be grown without their aid, and to grow on considerable areas ordinary crops like *javari*, cotton, maize, etc. to a state of excellence which would otherwise be impossible in most years; *or in the alternative are forced to eke out a miserable living on a precarious tract in a region having a scanty rainfall.* The well-boring operations of the Agricultural Department have in recent years, added a flow of several million gallons, per hour, to the existing water supply. As in the Deccan so in the Karnatak, the possibilities of irrigation, which an extensive survey has disclosed, are very great, and as the projected works will be constructed, the result on the agricultural wealth of the tract should be striking.

B. LIVE-STOCK

The live-stock of the Karnatak consists of the common farm animals, cattle and buffaloes, sheep and goats, poultry and a comparatively small number of horses, and mules. Oxen and he buffaloes form the most important class of live-stock. All mechanical devices are unknown on an Indian farm. Horses and mules play no part in agriculture. The road traffic till the end of the British rule was almost entirely managed by the bullock-cart.

Oxen form about 93 per cent of the work-cattle and buffaloes in the Bombay Province, the remaining being he-buffaloes. In the Karnatak the proportion of oxen to he-buffaloes

TABLE 49

TOTAL AREA UNDER ALL IRRIGATION
KARNATAK,* 1938-39

Division	Govt. Canals	Private Canals	Wells	Tanks	Total of all sources
	<i>Acres</i>	<i>Acres</i>	<i>Acres</i>	<i>Acres</i>	<i>Acres</i>
Belgaum	10,645	2,442	46,919	12,615	75,967
Bijapur	698	100	43,550	655	45,003
Dharwar	7,986	472	3,459	61,197	79,612

* The largest number of irrigated acres were under rice (87,186 acres). Next came the area under other food crops (23,880 acres). Cereals and pulses covered 22,054 acres. Non-food crops and sugarcane covered 22,951 and 15,305 acres respectively of irrigated land. Total area under all irrigated crops was 200,582 acres. The total area of land under crops was 7,117,312 acres.

comes to 100 to 8. Like the Konkan the he-buffalo is used in the Karnatak in the rice-growing tracts.

The cattle in the Karnatak, as elsewhere, owing to promiscuous breeding and poor fodder are not a strong lot and easily succumb to diseases. It may be remarked that our grazing rules allow all kinds of village cattle, the fit and the unfit, to graze at nominal rates, whereas in the Central Provinces, an agriculturist is allowed to graze at nominal fees only the number of cattle that he uses for cultivation and domestic purposes; all others mostly useless cattle, must pay higher rates, and as useless cattle become somewhat of a luxury some check is kept on their maintenance. It is only right that a man should pay for his prejudices, religious or otherwise, when they cause damage to public interest.

It is not easy to calculate how much fodder uncultivated area, unoccupied waste or forest will supply. The estimated average quantity of fodder available in the Bombay Province was about 6 lbs. of fodder daily to each cattle or horse. The daily ration of fodder per head in the Karnatak was about

ECONOMIC LIFE IN THE BOMBAY KARNATAK

6.6 lbs. daily." The balance required was, of course, to be made up—so far as it could be made up at all by grazing. This ration of fodder has to be made up by grazing on privately owned and Government waste lands, on forest grass lands and on communal grazing areas *guracharan* to some extent. How far these resources are readily available, it is difficult to say. It is a known fact that everywhere there is always a scarcity during a considerable part of the year. There is urgent need in many of these areas to grow and conserve more fodder. This is especially the case all over the eastern desh tract in view of the uncertainty of rain in this region. Most of Dharwar and the whole of Bijapur lie in that region. In the Karnatak the cattle are a miserable lot in-bred and half-starved, liable to succumb to attack of any disease.

The statistics of agricultural stock show that cattle increase steadily when there are no severe famines or other wide-spread causes. Thus between 1886-87 and 1890-91 there was a continuous increase (Table 50).

TABLE 50

TOTAL NUMBER OF CATTLE IN THE KARNATAK, 1886-87 TO 1890-91

1886-87	1887-88	1888-89	1889-90	1890-91
1,652,086	1,737,280	1,810,056	1,847,675	1,860,504

In 1891-92 and 1892-93 there is a fall in their number by about 2 lakhs. But in 1893-94, the loss is made up and the total figure stands at 1,811,174 cattle. In the year 1890-91 the cattle had reached their peak level (1,860,504). From the year 1895-96, the shadows of the great famine begin to appear and a decline begins in their number with just a slight improvement in 1898-99 (Table 51).

The turn of the century experiences the worst famines in the history of British India. In 1901-02 the figure falls as

¹⁰ *The Crops of the Bombay Presidency*, P. C. Patil, pp. 61-63.

TABLE 51

TOTAL NUMBER OF CATTLE IN THE KARNATAK, 1895-1900

1895-96	1896-97	1897-98	1898-99	1899-1900
1,808,807	1,476,898	1,470,248	1,566,248	1,496,906

low as 1,361,240 which marks a fall of over 5 lakhs of heads since the peak year 1890. Not till 1909-10 is a slight upward trend in the number of cattle seen (1,401,375). Table 52 gives the losses in each of the districts between the year 1895-96 and 1909-10.

TABLE 52

LOSS OF CATTLE IN THE DISTRICTS OF KARNATAK
BETWEEN 1895-96 AND 1909-10

Years	Belgaum	Bijapur	Dharwar
1895-96	565,909	620,748	622,150
1909-10	464,223	433,284	503,868
	-101,686	-187,464	-118,282
Per cent	- 17.9	- 30.2	- 19.0

Besides wide-spread famine several other causes contributed to this decline in cattle. In Belgaum it was due to drought, scarcity of fodder and impoverishment of the people. In Bijapur on account of recurring famines the stock of fodder having become insufficient to maintain all the cattle with them, the ryots kept just the number they could maintain and sold off the rest. Government unoccupied waste lands decreased and restriction was placed on grazing in the forest area. Some animals also died of cattle disease. Facilities of communication through construction of roads and the use of carts for conveyance of goods had also brought about a reduction in the

ECONOMIC LIFE IN THE BOMBAY KARNATAK

number of pack animals. In Dharwar the decrease was due to scarcity of fodder on account of some bad seasons in almost all talukas. Factors like rinderpest, plague and malaria played their part in the general havoc among animals.

TABLE 53

VARIATIONS IN THE NUMBER OF CATTLE IN KARNATAK, 1895-96 AND 1909-10

Division	Variations				
	In 1896-97 as compared with 1895-96	In 1899-1900 as compared with 1895-96	In 1905-06 as compared with 1899-1900	In 1909-10 ¹ as compared with 1905-06	In 1909-10 ² as compared with 1895-96
Karnatak	-332,409 -18.4	-311,901 -17.2	-168,879 -11.3	+73,348 +5.5	-407,452 -22.5

The Karnatak Division was largely affected by the famine of 1896-97. Thus out of a total loss of 9.37 lakhs of cattle in the Bombay Province, the loss in Karnatak was 3.32 lakhs or 18.4 per cent. In the next big famine of 1899-1900 all the main Divisions except Konkan were severely affected; and cattle showed diminution of 7.28 lakhs in the Bombay Province and 3.12 lakhs or 17.2 per cent in Karnatak. The census of 1905-06 showed a recovery in the number of cattle as compared with 1899-1900 to an extent of 3.94 lakhs or 48.5 per cent. Yet the Karnatak showed a further decrease of 1.58 lakhs or 11.3 per cent. Not till 1909-10 did all the Divisions of the Bombay Province show an increase of cattle as compared with the previous census of 1905-06; the share of Karnatak being 73,000 or 5.5 per cent. Even in 1909-10 the stock of cattle, however, still kept short of the figure of 1895-96, the shortage in the Karnatak was 4.07 lakhs or 22.5 per cent as compared with that year. This gap was never bridged.

TABLE 54

QUINQUENNIAL CENSUS OF THE TOTAL NUMBER OF CATTLE
IN THE KARNATAK FROM 1915-16 TO 1934-35*

Years	1915-16	1919-21	1924-25	1929-30	1934-35
Cattle	1,667,035	1,463,898	1,319,166	1,460,888	1,718,564

*From 1901-02 it was decided to take stock of the cattle every five years.

The number of cattle in 1924-25 (1,319,166) is even lower than that of 1901-02.† Yet in the decade ending 1934-35 there is a rapid advance and a glimmer of hope that if the progress continues the figure might reach the peak level of 1890-91.

C. CO-OPERATIVE CREDIT SOCIETIES

The movement for the establishment of Co-operative Credit Societies had begun in Western India in 1900. In 1902 regarding the prospect of establishing co-operative societies in the Karnatak, the Collector of Bijapur wrote that the people must be given time to recover from the existing famine before the introduction of the scheme in that Division could be thought of.

In 1901 we hear of the establishment of Co-operative Societies in the Dharwar Collectorate. Of the twelve registered, subsequent to March 31st 1905, eight were in the Dharwar District. It was reported that the conditions in the Dharwar District, and the natural bent of the bulk of its population, which though primarily agriculturist also took readily to business, rendered it more favourable than any other part of the Presidency to the establishment of co-operative credit societies. Side by side with the plan of establishing co-operative societies in the rural areas, it was also contemplated to run a similar movement in the towns. Government was watching with interest the development of an urban society which the

†There was a famine in 1918 causing a loss of 1,000,000 cattle in the Bombay Presidency. *Agricultural Progress in Western India*, Keatinge, p. 113.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

Registrar hoped to establish in Hubli. It was also contemplated to start grain banks.

Though the co-operative movement was regarded in 1906 as still experimental, the success which followed the establishment of societies in the Dharwar District was especially encouraging, and justified the expectation that the scheme would, in process of time, be generally adopted throughout the Southern Maratha Country. A society at Muddebihal in Bijapur, a district pre-eminently liable to famine, was also running successfully. It was expected that two grain banks would be established in Belgaum.

By 1908 the Karnatak was regarded as the most successful field for the co-operative movement. Dharwar had led the way with 7 out of the first 9 registrations; and Gadag Taluka claimed the first 3 of these. "Here was our nucleus," wrote C. S. Campbell, Registrar of Co-operative Societies, "and here is our nucleus still in the south." Gadag Taluka had in all 10 societies, only one urban, the rest rural. The former term was being applied to non Agricultural, the latter to Agricultural Societies. The constitution of the two may be identical.

The Betgeri Society was an Urban Society of the Gadag taluka; it was open to all classes; the liability of a member was limited to any amount unpaid on his share or shares. The value of a share was one rupee. Mr. Campbell looked on Betgeri as an ideal type of Urban Society—a medium for the dispensation of local or outside capital to less-financed members of the community, it was a lending society and saving bank combined. A similar society was founded at Halkoti, a place just near Gadag. By 1908 there were, therefore, in the Southern Division 9 urban and 28 rural Societies: of the urban two were purely for weavers, of the rural two included grain dealing in their bye-laws. All the others were, more or less, what may be called normal.

Four years later the opening of the Bombay Central Co-operative Bank was the chief event of the year. Most of the shares of the Bank were held by *savkars* who were pleased with the dividend they received. The second event of great importance was the passing of the New Co-operative Societies

Act (II of 1912). By this the Registrar and his staff were no longer concerned only with credit but with an infinitely wider sphere of co-operative activities in general.

In many respects Dharwar District was the most advanced of all. By 1912 there were 33 rural societies with a membership of 3,201. These societies were founded on good management, intelligent comprehension and co-operative principles. Belgaum District lagged behind but promised to make good its default. Bijapur was full of promise. Four new societies had come into being. The ryots were honest and anxious to obtain credit. In the year, before the war, the Dharwar rural societies increased to 49 with a membership of 4,685 and working capital of Rs. 2,70,432 giving an average of Rs. 60/- per head. In Belgaum they increased from 7 to 19. The societies were still very young and on a small scale.

There were besides 20 urban societies in the entire Southern Division by 1912. The most thriving were in the Dharwar District. Among these the most noted was in Betgeri. Its work lay among the weavers, and its influence was felt in all talukas. Next to it came the society in Hubli. It was also exceedingly well managed. There were two other societies, the Belgaum Pioneer and the Gokak Society. Both these were not on a sound footing.

There were several other co-operative activities among which the two most important were Seed and Grain Societies and the Weaver Societies. It was at Gadag that a society for supplying cotton seed to selected cultivators was begun in 1913. It also supplied grain seed to the poorest and most backward of cultivators who failed to store their own seeds.

The Government had decided in 1909 to improve the lot of the weavers in the Karnatak. Weaving was the most important industrial activity of this region. The idea was to organise co-operative credit societies to improve the supply of wrap, and to introduce a better type of loom. Though the progress was slow, these three objects were steadily kept in view. There were by 1912, ten societies with a combined working capital of Rs. 18,000. And these societies confined their dealings exclusively to weavers. The best of these were at Dharwar, Bhingar,

ECONOMIC LIFE IN THE BOMBAY KARNATAK

Hubli and Bulsar. They assisted their members by advancing cash loans for short periods, by purchasing yarn wholesale from the mills and by advancing loans on the security of manufactured cloth when there was no market for it. Owing to fluctuations in the price of yarn this side of the business was very speculative. For example in 1912 the Hubli Society alone lost Rs. 400 by buying yarn at the top of the market and selling it at a loss. There was a proposal before Government to open a Central Yarn Store to supply societies with good yarn. A form of fly-shuttle loom, invented by Mr. Pomfret, was well adapted to the needs of cotton weavers and demonstrations of it were held in various places.

Before the World War (1914-18) there were 1,93,000 weavers employed in mills, while 2,67,000 worked at home. Of silk weavers there were 23,000 who worked at home against a mere 2,000 who were employed in mills. It was this cottage industry, both in cotton and silk, that engaged the attention of the co-operative movement. The effort was to rescue the weaver from the *savkar* who supplied him the yarn at an exorbitant rate. In Dharwar a society was started to buy the manufactured goods of the members and to dye the society's yarn. Among the new societies in 1913 the most promising were the Gokak and Ranibennur Weavers' Societies. Village Weaving Schools were also opened to train the weavers in the use of the new fly-shuttle.

The years prior to the War show immense activity to popularise the co-operative movement. Representatives of the Department were seen addressing annual gatherings of Lingayats at Nipani, Marathas at Dhulia, and Patidars at Mota in Gujarat. The newspapers were pressed into the praise of co-operation. A number of books on co-operation written in English were translated into vernaculars. And Mr. R. B. Ewbank, Registrar of Co operative Credit Societies, wrote: "*Of all movements aimed at uplifting of Indian rural life, none has a brighter promise, or a stronger claim on the sympathy and support of enlightened Indians than the cause of co-operation.*"

Though the opening of the War marked a grave financial crisis and a sudden contraction of credit, co-operative credit

societies were far less affected than might have been supposed. Indeed, the rural societies and all others with unlimited liability escaped without any damage or inconvenience. Even in 1916 deposits from the public were received freely. The only class of society that suffered was the Weavers' Societies. A sharp rise in the price of yarn and an enormous increase in the cost of dyes, without any corresponding rise in the selling value of woven cloth, practically brought the handloom weaving industry to a standstill. The margin between the selling price and the minimum cost of manufacture did not bring in any more a living wage. No co-operative society can meet such a situation.

By 1917 the effects of the War were perceptibly felt by the co-operative movement so that there was scarcely any society, small or remote, which escaped altogether untouched. The War loans aggravated the stringency. The result was that good societies were inadequately financed. The Bombay Central Bank limited its loans to societies to a period of one or two years.

In spite of a setback in some direction rural co-operation in Dharwar continued to make some headway. Gadag had a group of societies, the best of their kind in the Presidency. They had ousted the *savkar* from the life of the ryot, and co-operation was proving itself a genuinely democratic force. In Dharwar District the proportion of literate agriculturists was high. Land holdings were larger than in most other districts. Very remunerative crops were grown and the people were therefore comparatively free from debt. Belgaum also recorded such a rapid progress that the Registrar of Co-operative Societies felt in 1915 that 'the district would in time rival Dharwar as a field of co-operative enterprise.'

Among the urban societies the most progressive were the following:

- (a) The Betgari Co-operative Credit Society;
- (b) The Hubli Urban Society;
- (c) The Dharwar Urban Society;
- (d) The Southern Maratha Society; and
- (e) The Belgaum Pioneer Society.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

In Dharwar district the non-agricultural societies commanded a capital of Rs. 6 lakhs. The rapidly multiplying resources of some of the societies was an indication to show that co-operation was becoming a factor to be reckoned with in the financial organisation of the district.

If rural and urban societies continued to prosper, the weaving societies had a different tale to relate, as already shown. The new fly shuttle was too expensive and complicated and in spite of the Government's desire to promote its use, few weavers were coming forth to learn to use it. Most weavers were in debt to the *savkar* and were not allowed to buy yarn from the society till the debt was paid off. This paralysed the societies. *Savkars* cornered cloth and sold it at a high price during the marriage season. To meet this situation, the societies had to buy the cloth from the weavers at off season and advance against it loans of yarn or cash, enough to keep the weavers from need. Some ten societies had done this and the one at Hubli made it the society's chief business.

In 1917, therefore, the condition of the handloom weaving industry continued to be adverse, except in centres where plain white cloth was woven. The price of yarn was 50 per cent and dyes nearly 1,000 per cent higher than the pre-war level while the price of manufactured cloth had risen by an average of 38 per cent only. Floods had, in the meantime, destroyed many a weaver's home in Dharwar and Belgaum, and plague in its train was taking its toll.

The War had increased the tempo of industrialisation. And in 1915 Mill-hands and Labourers' Societies were given a thought to: "With the spread of education, industrial unrest is inevitable" wrote Mr. R. B. Ewbank. There was set up a society at Gokak Mills which received deposits from mill-hands at very favourable rates and let them out to borrowers cautiously and sensibly. In Bombay there were 14 labour societies which aimed to rescue labourers from debts.

In 1917 we hear of Cotton Sale Societies at Gadag, Dharwar and Hubli. These were started with the aid of cotton traders. The objects of the society were to ensure correct weighing and better prices, and to cut out unnecessary middlemen.

The years of the War had somewhat retarded the progress of the co-operative movement. The Dharwar District, which was considered the most progressive in the Presidency, could show about Rs. 15 lakhs as money lent at the rate of 9 per cent so that the net financial gain per annum to the District was about Rs. 1,35,000. To this may be added about Rs. 3 crores as the gain from cotton due to the abnormal prices during the War years. The high prices at the close of the War halved the value of all savings and the income of those who were in no position to save. "In view of such violent fluctuations in value," wrote Mr. Keatinge, Director of Agriculture, "it is hopeless to look to any strikingly obvious effects of co-operation during its present stage of development."

During the next three years ending 1920 the condition of the weavers began to improve. The only difficulty was cheap yarn. In 1919 the price of yarn rose to an unheard-of level of Rs. 22 for a bundle of 10 lbs. but it soon fell to half its value. The price of cloth rose. And soon there was formed a Union of ten Weavers Societies at Dharwar for the wholesale purchase of yarn. Its working capital was Rs. 10,000. By 1920 there were 43 societies with a membership of 2,857 and a working capital of Rs. 3,07,660. They made a profit of Rs. 10,085 and their turnover amounted to Rs. 9.99 lakhs.

In 1922 the Annual Report on Co-operative Societies read: "that it has in Dharwar . . . brought an independence of spirit, a feeling of unity among the cultivating classes, and a desire for education and progress which is the happiest augury for the future of its people." Dharwar had 53 members for each thousand of the population, a figure which, allowing for families, means that one household in four belonged to the movement. The number of societies was more than one-third of the villages in the district. Among urban societies the best spoken were the Dharwar Urban, the Belgaum Pioneer and the Hubli Urban. In the first two there was an overdue, unpleasantly large, but was soon set right by the Directors. The Belgaum Pioneer had the largest working capital in the Presidency.

We have already mentioned briefly the purpose of cotton-sale societies. These societies advanced cash loans for cultiva-

ECONOMIC LIFE IN THE BOMBAY KARNATAK

tion and picking of cotton, on condition that all cotton grown with the aid of the loan was to be sold to the society. The societies intended to supply seed and carry out simple grading. The function of the society was to sell the cotton by public auction, announce the current daily prices in the Bombay market, weigh the cotton in the presence of both the seller and the buyer, realise the price promptly, remit its dues to the local credit society and hand over the balance to the seller. This was the scheme but in actual practice, it did not work out exactly everywhere. Members of the society often, instead of dealing through the society, sought the aid of *dalals* at the auctions to secure bidders. Auctions also were not held regularly. The greatest drawback was the chilling indifference towards these societies by big buyers and Bombay Mill owners. They did not take the trouble to buy at auctions held by the societies. Despite their attitude, in 1923, the Gadag Society handled 11 per cent of the cotton brought into the market. The Haveri Society took care of 18 per cent and the Dharwar and Hubli Societies handled 7 per cent. It was estimated that in the following year Gadag and Hubli Societies succeeded in securing nearly 20 and 16 per cent of the total cotton received in these respective markets. Haveri realised Rs. 1,60,000, Bailhongal Rs. 2,80,000 for the cotton brought to their respective markets.

In 1924 in Dharwar district there were as many as 109 societies in class "A" while there were only 54 in class "C" and 5 in class "D". The total number of societies were 545 and their percentage to the number of villages in the district came to 42. Nearly 30 per cent of the population in Dharwar was within the fold of the co-operative movement. The tobacco sale society at Napani, in Belgaum District, was one of the biggest centres for the export of tobacco. There were urban societies in every taluka in Dharwar district except Navalgund. The Belgaum Pioneer Bank had a working capital of Rs. 7,65,000 in 1924. Bijapur had so far been an exception where several tracts were hitherto untouched by the co-operative movement. Co-operation was well understood in the district, and it was felt that co-operative finance would alone combat permanent

famine conditions. By 1929 there was very little scope in Dharwar district for the organisation of more rural societies since almost all the villages having a population of 500 and above had an agricultural credit society. It was only in Bijapur that there was a good deal of scope for extension.

It is sad to note that in a tract where the co-operative movement had spread so well, deterioration set in the older societies in Dharwar in 1927. Their enthusiasm had waned, the leading members had discovered that Government control was not as extensive as they imagined, and hence there was often open defiance and violation of bye-laws. Conditions were worsened by party strife in co-operative societies. This became a common feature in all co-operative organisations in the Karnataka. Misappropriations were very common. The Registrar wrote, "The Karnatic Central Bank continues to be the fighting ground for local factions. In short, the Bank has become a great source of anxiety. I am afraid some drastic action will have to be taken by Government." Though conditions improved by 1931 we learn that by 1937 the Bank was managed by a Board of Directors nominated by Government under Rule 48 of the Co-operative Societies Rules.

In the Belgaum District it became necessary to split up very big societies and the result was wholly good. Co-operation was not promising in Bijapur except in irrigated areas and the only thing to do was to keep up the efficiency of the existing societies. In Dharwar the overdues mounted from 11.2 to 12.4 lakhs giving a percentage of 37 to the outstandings as against 27 in 1929. With a fall in cotton prices, the situation in the district was likely to become ugly. Dharwar required special attention and machinery for recovery of debts. In Belgaum district there was only one Central Bank at Chikodi; the Bijapur Bank had substantially increased its finance.

The general situation in 1931 was distinctly disquieting. The trade depression, the fall in commodity prices, and the political uncertainty disorganised the whole countryside. The economic distress demoralised the agriculturist and arrears and overdues increased enormously. Moreover, with the economic and political horizons clouded, there was no knowing when an agrarian

ECONOMIC LIFE IN THE BOMBAY KARNATAK

crisis may arise. Unpromising as the thirties were to co-operation, the eight years ending 1937 did not show a marked fall in the number of societies. There was a slight fall in the number of rural societies from 829 in 1929 to 818 in 1937; there was an increase in the number of urban societies by the addition of 24 new societies, and though there was a very distinct fall in profits of the rural societies in 1937, the urban societies showed a proportionate rise (Table 55).

Table 55 gives the number of Co-operative Societies in the Southern Division inclusive of Kanara in 1936-37.

TABLE 55

NUMBER OF CO OPERATIVE SOCIETIES IN THE SOUTHERN DIVISION OF KANARA IN 1936-37*

<i>Population</i>	<i>Number of Societies</i>	<i>Number of Members</i>	<i>Villages</i>
31,56,483	1,210	1,26,262	4,810

*Percentage of Societies to the villages: 24.6; the working capital was Rs. 2,80,69,001.

The Provincial Bank came forward in 1927 to assist the Weavers Societies by procuring and supplying raw material at wholesale rates, and by selling the finished articles through its shops. It also amended its bye-laws accordingly. This help could not be given in every Division. The weavers as a class were difficult to deal with. They drank excessively, they were suspicious of one another and insisted on producing goods which, being old fashioned, could not be sold easily. The Bailhongal, Kittur and Gokak Societies did large business in yarn by 1930. In 1934 there were 13 Weavers Societies in the Karnatak. By this time the weavers were called on to face the increasing competition of the textile mills, which produced identical goods at cheaper prices. Conditions worsened because the economic depression lowered the purchasing power of the agriculturists who were the main buyers of handloom products. Hopes were pinned on the new scheme for sub-

aidizing weaving industry at selected centres with the help of a grant from the Government of India. It was felt that, perhaps, it was the only way to revive some of the societies and put them on a better business footing.

In closing we might mention the activity of some of the Cotton Sale Societies in the Karnatak. The Gadag Cotton Sale Society sold 90 per cent of the cotton produced in 1928 in that area. Value of the cotton sold amounted to Rs. 5,84,000. The Gadag Society had a reserved area of 8,000 acres for multiplying cotton seed. Buyers placed implicit faith in the Society's grading and weights. The Society at Hubli also continued to do excellent work. It sold cotton worth Rs. 10½ lakhs and distributed seed—19,63,908 lbs. for sowing. The Bijapur and Bagalkot Societies in Bijapur district cornered all the cotton trade of the area; while those at Bailhongal and Belgaum sold cotton valued at Rs. 2,36,000. These six societies in the Southern Division were making steady progress and the total area covered by them was more than 3 lakhs of acres.

The greatest drawback from which these societies suffered was that they could not bring about immediate cash payment for the cotton sold by them. It was said that if immediate payment were insisted on, business would suffer. It was suggested that a responsible Managing Director or Agent should be appointed on a suitable commission basis.

In 1933 the Gadag Society extended its operations to groundnut and other grains also. Both the societies (Gadag and Hubli) were now losing on their seed operations. In spite of a mill strike in 1934 they sold cotton to the extent of 18,000 to 25,000 *docras* respectively. This was considered a record for the last five years. At Gadag the society had 21,500 acres under cotton and could command ¼th of the cotton sent to the Gadag market. The Hubli Society was under contract to such leading mills as Century and Bombay Dyeing Co. in Bombay. This was considered a happy augury for the future. In spite of this encouraging record we learn that in 1938 the Hubli Society was mismanaged and the elected Board of Directors was removed by the Government. The Bailhongal Society also came to grief owing to mismanagement.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

A variety of efforts at co-operation were made in various directions. There were societies in several schools to enable schoolboys by clubbing together to buy stationery, slates, etc. at wholesale prices and to retail them more cheaply than the village shopkeepers. We hear of Cattle Breeding Society and there were about 15 such societies all over the Karnatak. There were co-operative dairies in Belgaum, Hubli and Bagalkot and Taluka Development Associations in every district. There was also a Land Mortgage Bank in Dharwar. There were Housing Societies to build cheap tenements; and co-operation in a variety of ways sought to satisfy all and sundry.

Though co-operation had failed in certain directions and even the most trustworthy societies had come to grief due to mismanagement and greed—we would do well to assert our faith in co-operative life by quoting from a speech made by Mr. Goedhart, President of the International Co-operative Alliance, at the meeting held at Milan in 1922: "One loves best"

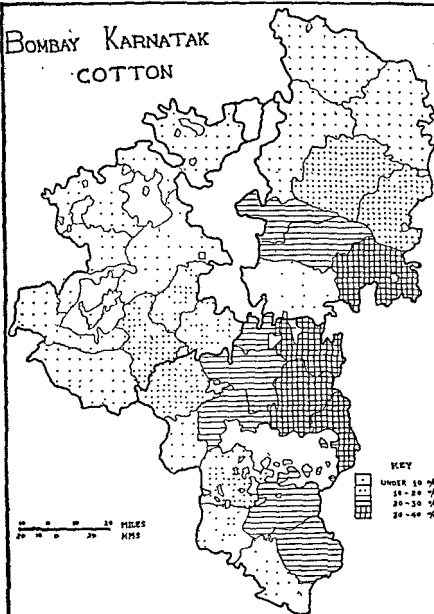
TABLE 56
CO-OPERATIVE SOCIETIES IN THE BOMBAY KARNATAK

<i>Year</i>	<i>Kind of Society</i>	<i>Number of Societies</i>	<i>Number of Members</i>	<i>Working Capital</i>	<i>Profit & loss for the year</i>
1913	Rural	98	13,123	6,66,748	+ 14,470
	Urban	24	9,396	10,22,668	+ 35,565
1921	Rural	623	57,444	44,10,919	+ 57,100
	Urban	52	18,683	23,12,314	+ 80,687
1929	Rural	829	72,627	83,95,872	+1,91,917
	Urban	101	36,363	62,94,077	+1,81,956
1937	Rural	818	55,273	70,89,152	+ 62,153
	Urban	125	26,285	78,11,474	+2,01,640

he said, "what has cost one most in arduous effort and even suffering. Who gains without danger, wins without glory. The movement is not without perils at present. On the contrary all

the enemies of co-operation seem to have conspired against it . . . Our great need is loyalty to principle without which there can be no progress. . . . We have not yet reached the highest stage, but we must work for it and preach it unceasingly till we achieve our object, which is the peaceful penetration of the whole world by the spirit of co-operation as the best means of healing human society of the terrible economic anaemia that threatens to destroy it."

BOMBAY KARNATAK COTTON



CHAPTER V

COTTON

MR. RANDALL in his memoir of 29th March 1819 on cotton cultivation mentioned: "But the new territories in the Doab especially about the Kistna, the Malpurba, Gutpurba, Warda and branching streams of the rivers, are places admirably adopted for a grand experiment in the culture and growth of cotton."¹ He further stated: "To suppose that the natives of India, of themselves, will undertake any new scheme is contrary to long and wide spread experience." Therefore, he was of the opinion that it was the Government who should take the initiative and introduce new methods and better seeds for the culture and growth of cotton in the Doab. Thus, the recognition of the potentiality of the Karnatak for the growth of cotton can be traced to the earliest days of the British rule in the Karnatak.

To persuade the ryots to grow good quality cotton, in 1819 the Government offered a reward of 50 pagodas or a gold chain. But the experiment was not carried out. For some years thereafter, the Company remained content to buy its cotton requirements from the ryot.

Mr. Thackeray, the first Collector of the Karnatak, invited tenders to encourage the merchants to trade with the Government in the supply of cotton. But the merchants expressed inability to deliver the quantity required at Bombay. Mr. Baber, his successor, suggested, by way of encouragement, an advance to the cultivators. Under these first two Collectors an experiment with the Bourbon seed was tried out but it failed everywhere.

In 1829 experimental farms in the Deccan, Khandesh and Dharwar were placed under Dr. Lush, the Superintendent of the Botanical Garden at Dapori. His experiment to improve local cotton by the introduction of foreign varieties in Dharwar

¹ *Reports & Documents of the East India Company in regard to the culture and manufacture of cotton-wool in India, 1836, p. 92.*

ECONOMIC LIFE IN THE BOMBAY KARNATAK

completely failed.² In 1833 the Government of Bombay reported to the Court of Directors: "In the Southern Mahratta Country, the measures adopted by Government to effect improvement in the quality of cotton produced in that province, have been confined more to the introduction of improved modes of gathering the *Kupas* than to the establishment of farms for the practical introduction of novel plans of cultivation."³ Dr. Lush, therefore, recommended (a) a better method of picking and cleaning the staple; (b) distributing seeds of the best description to the ryots to cultivate on their own account; and (c) establishing a system of reward for the finest specimens of cotton produced.

In spite of these inducements and efforts neither the ryots nor the merchants co-operated. When the merchants refused to supply cotton cleaned on the new plan, Dr. Lush tried to bargain with the cultivators themselves. So much difficulty was experienced to induce the ryots to allow the new system of picking and cleaning, that in 1821 he could succeed in obtaining only a small quantity of clean-picked cotton. The situation was worsened when the Bombay merchants could not be persuaded to abandon the prejudices they always entertained against the cotton of the Karnatak. The worst feature of the Dharwar cotton was its impure condition and this was attributed to the manner in which it was packed and conveyed. In spite of these drawbacks, the Government persevered in its policy of encouragement and gave the ryot an option to pay his revenue either in cotton or in money.

For the next twelve years, all regular experiments in cotton were abandoned. Due to pressure at home by influential commercial bodies, the Court of Directors sent one Captain Bayles to America in 1838 to bring qualified Americans to instruct the natives in the culture and preparation of cotton. Bayles returned in June 1840 and brought ten experienced planters

² "The six bales marked D which you received from Dr. Lush . . . is pronounced here to be fleecy; worth five pence three farthings per pound." *Reports & Documents of the East India Company on Cotton-wool in India*, 1836, p. 212.

³ *Ibid.*, p. 212.

from the cotton growing states. He also brought American cotton, agricultural implements, cotton gins and presses. He was of opinion that these planters be given a free hand and be left almost uncontrolled to work their farms according to their own ideas. As so often in the past, these foreigners were soon to learn that they had much to gain from native wisdom. In fact, as was remarked many years after these experiments, by Mr. W. S. Halsey of the Bengal Civil Service, the planters began with the intention of "teaching agriculture to the natives of India," whereas, "if experience has taught us nothing else, it has taught us the fact that, given their means, their climate, and their soil, it is absolutely necessary to first master their system." Of the ten planters engaged, three were sent to Bombay.

In 1842 the Collector of Dharwar, Mr. A. N. Shaw, began to show active interest in the subject of improving the local staple. In the year 1841-42, Mr. Shaw procured some of the Mexican seed and planted about ten acres in the Hubli taluka. He gave his opinion that "perhaps the climate of no part of Western India approaches so near the climate of the cotton districts of the United States as the Southern Mahratta Country." It was about this time that Colonel Sykes described the district as follows: "Viewing Dharwar whether with respect to its numerous towns and well peopled villages, the comparative density of its population, the size of its farms, the quantity of land in cultivation, the amount of its revenues, the lightness with which they press, supposing they were raised as a poll tax, the indications of manufacturing industry (so languishing elsewhere) in the number of its weavers, and its superior means of school instruction, it is unquestionably the finest of the British possession in the Deccan*." Dr. Gibbon, Conservator of Forests, spoke of the Dharwar farmer as "a much superior set to our Deccan men; they are enterprising and industrious."

With all this praise from well placed officials, high hopes were entertained of the success of the American planters. Dr. J. F. Royle, Superintendent, Botanic Gardens, Saharanpur, was perhaps one of the very few who express a doubt on the favour-

*Should be Southern Maratha Country.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

ableness of the Dharwar soil for the growth of American cotton.⁴ The three American experts who were to superintend the culture of cotton in this part of the country were Mercer, Hawley and Channing.

The most important years for the experiments were from 1840 to 1848.⁵ Mr. Mercer was placed in charge of the experiments in Dharwar and chose the village of Koseghul, near Hubli, and Gadag as the scene of his labour. Channing selected Neganhal, a village, in Sampgaon taluka of the Belgaum District.

Without entering into the details of their experiments, it can be safely said that the Bourbon variety of cotton failed but the New Orleans succeeded so well that the season of 1844-45 was described by Mr. Hawley as one that could have done credit "even to the banks of the Mississippi." Even while they spoke of success, Mr. Shaw, the Collector, proposed to abolish the experimental farms, a suggestion surprisingly accepted by Mr. Mercer.⁶ Therefore, the farms at Koseghul and Gadag were closed but New Orleans continued to be planted in patches all over the district on terms of contract with the ryots. The idea was to familiarise the ryots with it. The Belgaum experiment produced insufficient cotton and Mr. Channing proposed to retain only a part of the farm, but in December 1846 the entire farm was totally abolished. Thereafter Government desired to

⁴ *Culture & Commerce of Cotton in India*, Royle, p. 72.

⁵ A very detailed description of these experiments in the growth and culture of cotton are given in the following books:

(a) *A short history of cotton, its culture, trade and manufacture in the Dharwar District*, W. Walton, 1826.

(b) *Government Cotton experiments in the Southern Maratha Country from 1830 to 1848*, 1849.

(c) *Culture & Commerce of Cotton*, J. F. Royle, 1852, Part I, pp. 31 to 35 & Part III, pp. 343 to 383.

⁶ "The reasons which chiefly actuated Mr. Mercer to recommend the abandonment of the Government farm, were represented by that person to be that the American system of cultivation was not adapted to India, and that the natives of India were, from their knowledge of the climate and capabilities of the soil able to cultivate better than any European." *Govt. Cotton Experiments in Southern Mahratta Country from 1830 to 1848*, pp. 73, 74.

concentrate on better ginning press and easier means of communication for encouraging better quality cotton.

The culture of American cotton was left to the mercy of the ryots. Government was the only buyer. In 1846, inducements held out to the growers of American cotton, were withdrawn; and in 1848 it was found that whatever American cotton had been sown till now, was due to compulsion used by village authorities. No sooner was this compulsion removed than the area under American cotton fell from 20,500 acres to 3,350 acres.⁷ American cotton had besides suffered from a lack of proper saw-gins. Long and acrimonious discussion regarding the proper use, repairs and ready procurability of saw-gins cover many a report during these years.

From 1849 to 1852 New Orleans gradually spread till 15,000 acres were covered by this American variety of cotton. This increase was attributed to better understanding with the ryot and better ginning arrangements. Dharwar New Orleans gained quite a reputation in England. In Belgaum, the yield though good languished due to lack of buyers. The problems of good saw-gins continued to be acute.

When the saw-gins became more easily available, the acreage rose.⁸ In 1856-57, 108,207 acres were under American cotton and 196,931 under local cotton. In Belgaum in 1856, 4,461 acres were under American cotton only, while the local covered 183,091 acres. The Court of Directors soon realized that the cotton experiment in Belgaum had failed. The cost of these experiments amounted to Rs. 8,270, while the receipts were only about Rs. 260.⁹

These experiments had fortunately in no way affected the growth of indigenous cotton of the country. For twenty years, between 1842 and 1862 local cotton had held its own very well in Dharwar.

⁷ Said the American expert Mr Blount: "It certainly does not look well on paper to say I have only 3,400 acres to show against 23,000 last year. It is a much larger falling off than expected." *Culture & Commerce of Cotton in India*, Royle, p. 365.

⁸ "Dr. Forbes computed the total number of gins, then actually in use in the Dharwar Districts alone, at about 600, of which one half were improved gins he had issued" *Dharwar Cotton*, Walton, p. 30.

⁹ *Belgaum Gazetteer*, p. 264.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

TABLE 57

AREAS UNDER LOCAL COTTON IN DHARWAR, 1842-60

Years	Total cultivated area	Area under cotton*
1842-43	634,874	181,264
1848-49	994,187	264,324
1853-54	1,230,740	279,283
1859-60	1,406,713	388,422

*Dharwar Cotton, Walton, p. 34.

Though experiments in Belgaum had failed, Dharwar had, during the twenty years (1842-1862), reaped a rich harvest brought in by the new industry. In 1842 the total culture was 27 acres, by 1852 it rose to 42,500 acres. According to Mr. W. Walton, Cotton Inspector for the Southern Maratha Country, the district must have gained Rs. 1,50,000 per annum as income from American cotton during the ten years ending 1852. In 1862, the total area for the ten years was slightly over 178,688 acres. By 1862 the Dharwar New Orleans had made a reputation to such an extent, that Dr. Royle found that the "sweepings" of Dharwar gin-houses had been sold in Bombay at Rs. 130 (£13) a candy. Allowing for every expense, the increase of wealth to the district was calculated at Rs. 14,59,755 per annum¹⁰ during the ten years ending 1862. At the beginning of the experiment, this produce was sold at Rs. 50 to Rs. 55 per candy, and the average rate was under Rs. 70. In 1852 it reached about Rs. 75, and in 1862 to a little less than about Rs. 370 per candy.¹¹ The figures shown are the profits realized by the farmers and dealers in British talukas only. These figures are, therefore exclusive of the profits derived by the inhabitants of the large *Jaghir* States situated in Dharwar.

By 1861-62 the disturbances in America had begun to affect the cotton market, so much so, that, the Dharwar-American had risen in price by some 160 per cent. During the next ten years ending 1871-72, the area under American cotton was

¹⁰ Dharwar Cotton, Walton, p. 35.

¹¹ *Ibid.*, p. 35.

32,27,062 acres, and after deducting every expense, the district realised Rs. 81,50,000 per annum. The boom years were 1862 to 1864, for during these three years no less than Rs. 4,70,00,000 or on an average Rs. 1,17,50,000 annually were accumulated for exotic cotton, by the ryots and dealers. This was during the exceptional period of the high prices that ruled during the American Civil War.¹² Then prices of cotton fell and the acreage was reduced to 9,81,710; the sum realised was Rs. 1,49,14,000 or Rs. 37,28,500 per annum during the four years 1864 to 1868. The gains reaped by the Dharwar district from American Cotton since the days of Mr. Shaw, i.e. thirty-four years ago, to the season of 1875-76, are shown in Table 58:

TABLE 58

GAINS MADE BY THE DHARWAR DISTRICT FROM
AMERICAN COTTON, 1842-43 TO 1875-76

<i>Period</i>	<i>Every ten years Rs.</i>	<i>Per Annum Rs.</i>
1842-43 to 1851-52	15,00,000	1,50,000
1852-53 to 1861-62	1,45,97,550	14,59,755
1862-63 to 1871-72	8,15,00,000	81,50,000
1872-73 to 1875-76	1,49,14,000	37,28,500

Speculators were ruined by 1875-76 but the farmers gained substantially. The Indian ryot may come by wealth but never know how to keep it. All that glittered was not gold, for the year 1876-77 was the year of a terrible famine and Dharwar had a disastrous season, the like of which she had not experienced in the last seventy years. The total land under cultivation was 99,829 acres of indigenous, and 44,024 acres of American cotton, making a total of 1,43,853 acres of land sown with cotton. Compared with the mean annual average of 5,08,176 acres for the last five years, not only was the culture a little more

¹² "The flood of wealth turned the people's heads. They did not know what to do with their money. At village festivals, number of landlords appeared with carts the naves of whose wheels were rounded with bands of silver." *Bombay Government Selection*, No. CXLVIII, p. 100.

than a quarter of an average year, but the yield was also miserably deficient. One such disastrous year sapped the energy of the ryot and compelled him to bite deeply into his reserves. The experiment for planting good, pure acclimatized seed during the year, for which depots for distribution of seeds had been set up, had to be abandoned. All this labour and expense was thrown away as very little of the seed was planted.

Trade in cotton had been hampered by bad communication, and not till the New Survey Settlement did the roads receive the care and concentration necessary. Besides bad communications, the sixties record another evil in cotton trade. For years adulteration of American with local cotton was constantly done. A commission was appointed to look into this evil. Their suggestions resulted in the Bombay Cotton Frauds Act of 1863.¹¹ The first Inspector appointed was Captain Hassard. Between 1850 and 1860 several roads were laid out from Dharwar towards the Kanara coast. Yet the cost of carriage for conveying the cotton from the field to the ships was Rs. 60 for every 100 rupees worth of cotton. Not till the coming of railways in the eighties did cotton find a rapid means of transport to the coast. But the layout of the railways carried Dharwar cotton to Bombay and the old routes to Kumpta, Karwar and Honavar fell into disuse.

There were a variety of ways in which cotton was disposed of by the cultivator. A great number of cultivators dealt directly in their cotton; i.e. they cleaned it, packed it and then sold it to the dealers, who were either natives or Europeans, generally the former. Some, but this practice was lessening every year, sold their cotton to a big merchant, who ginned and packed it. In other cases, again, they did not sell it locally, but put it in carts and took it to the coast and either sold it there or shipped it through a *Dalal* to Bombay. The advent of the railway attracted all the trade in cotton to it and the railway became the chief means of transport of this commodity to Bombay.

¹¹ In September 1879 the Government of India recommended that all special legislation for the suppression of cotton frauds should cease. . . . On 4th March, 1880, the Secretary of State sanctioned the proposals that had been made in 1879 by the Government of India, and desired the Bombay Government to do away with the special cotton fraud establishment. *Dharwar Gazetteer*, p. 301.

COTTON

Cotton has always been the most important of the cash crops. Today, farmers, almost invariably, sell the whole of their cotton either in their own villages to visiting merchants or take it to a nearby urban market to gin owners or merchants. Co-operative Sale Societies also play a part in the disposal, especially of seed-cotton. The chief cotton markets are Hubli, Gadag, Bagalkot, Bijapur, Dharwar, Bailhongal, Savanur, Athni, Kajwad, Nargund, Ranibennur and Haveri. Nearly all of them are either on a trunk road or have railway connection. More on the trade in cotton when we deal with domestic commerce and industries. In order to maintain the purity and reputation of the local cottons, the Bombay Karnatak is divided into three groups, viz. Bijapur, Bagalkot and Kumta groups. Exchange of cotton among these groups is not allowed except under a licence; and no import of outside cotton is permitted into the Bombay Karnatak.

The statistics that are available show that the fortune of the American cotton varied from year to year. The acreage under this cotton constantly changed. The two species of long staple cotton grown today in the Bombay Karnatak are the Kumta-Dharwar (the indigenous type) and the Dharwar American or upland variety called *Vilayati*. Cotton as compared with other

TABLE 59

THE ACREAGES UNDER FIBRES IN 1938-39¹⁴

<i>District</i>	<i>Cotton Acres</i>	<i>Others Acres</i>	<i>Total fibres Acres</i>
Belgaum	222,939	9,815	232,754
Bijapur	431,995	7,567	439,562
Dharwar	547,229	6,571	553,800
Total	1,202,163	23,953	1,226,116

¹⁴ It is seen that 24 per cent of the total cropped area of the Dharwar District and 14 per cent of the Bijapur district are occupied by cotton. *Season & Crop Report of the Bombay Province, 1938-39, p. 30.*

ECONOMIC LIFE IN THE BOMBAY KARNATAK

fibres occupies in the Karnatak the lion's share of the soil. Cotton is, in fact, the second most important crop from the point of view of area and the first crop from the monetary point of view.

Climate, soil and transport all play an important part in its distribution. In Belgaum district only the eastern talukas such as Paragad, Athni, Gokak, Sampgaon satisfy these conditions. In Bijapur district cotton is grown in Bagalkot, Hungund, Bage-wadi and Bijapur talukas. In Dharwar District, it is grown everywhere, but mostly in the eastern talukas and the eastern parts of the other talukas. Navalgund, Ron and Gadag have the highest percentage; the next in order are Karajgi, Hubli, Ranibennur and Dharwar."

¹⁵ "The Agricultural Department has introduced on a large scale two improved cottons, viz., *Jayvant* in the Kumta area and *Gadag No. 1* in the Dharwar American area. *Jayvant* occupies an area between 600,000 and 700,000 acres and *Gadag No. 1* about 125,000 acres. Both these varieties bring a good premium over the local varieties and the cultivators are benefited to the extent of about Rs. 2,00,000 every year." *The Bombay Karnatak—A Geographical Survey*, B. S. Sheshgiri, p. 70.

CHAPTER VI

BOMBAY KARNATAK (1875-1939)

IN 1876-77 one of the worst famines of the century stalked the land. Rain failed all over the Karnatak. In the whole of Bijapur and considerable portion of Dharwar and Belgaum, acute famine conditions prevailed. Prices soared high and the poorer classes fell into distress. Government relief works were started and paid out of local funds. From March to June 1877, with prices rising, distress grew keener and more widespread. Grain was brought from Bombay. The imported grain was mostly *javari*. When the famine conditions became acute a large number of people fled, especially from Dharwar towards the Western forests, and afterwards streamed back diseased and dying. Smallpox and fever killed them in large numbers. People mostly fled to the *Mallad* region in search of water and food, bamboo seeds, wild yams and other forest produce. Disease and cold gathered, in this woody region, as many victims as hunger. The first fall of rain came in the May of 1877 and hundreds yearned to return home. Large numbers were regularly marched in gangs. Across the transitional belt through the forests thousands dragged themselves back to the eastern plains in a continuous stream soaked with rain and caked with mud.

The cost of the famine in each of the districts was:

District	Rs.
Dharwar	13,41,670
Belgaum	11,53,960
Bijapur	25,88,757
Total	50,79,387

The prices of *javari* in Dharwar rose to $4\frac{1}{2}$ seers in August 1877 and fell to $14\frac{1}{2}$ seers in November of the same year. In Belgaum prices remained steady till June 1877 but in July,

ECONOMIC LIFE IN THE BOMBAY KARNATAK

javari sold at 9 seers a rupee and fell to 13½ seers a rupee in November 1877. In Bijapur it was the same story, *javari* was sold at 9 seers a rupee in July and fell to 21 seers a rupee in December 1877

Many landlords who had lost their cattle had to give up their land, and a large amount of revenue remained outstanding. The yearly village returns show a fall in the number of cattle:

<i>District</i>	<i>Cattle</i>
Belgaum	1,12,367
Dharwar	1,50,275
Bijapur	3,03,575
Total	5,66,217

The loss of farm stock during the famine interfered with the carrying of grain and hampered field work. However, the majority of cattle which perished were maimed or diseased bullocks and cows. Still the work in the fields was a good deal affected. In the two districts of Belgaum and Bijapur alone the cultivated area had fallen by 2,99,803 acres. The fall in Dharwar is not available.

In spite of famine, the land revenue in Dharwar and Kaladgi increased by Rs. 89,767 and Rs. 43,135 respectively. Belgaum recorded a slight decrease by Rs. 1,541 over that of 1874-75. This increase the Annual Report¹ of the Revenue Department attributed 'almost entirely to the introduction of enhanced survey rates'. Again in 1876-77 an increase in land revenue is recorded both in Dharwar and Kaladgi. In Dharwar it was by Rs. 46,981, in Kaladgi by Rs. 34,237. The reason was revised survey rates in various parts of these districts. But the contrast in outstanding balances for 1876-77 as compared with 1875-76 show the effects of the famine (Table 60). These large outstanding balances 'tell their own tale of the severity of the famine'.

In 1877-78 Dharwar showed an increase of Rs. 27,737 over the land revenue of the previous year. This year the rise was

¹ Annual Report No. 7467 of 17th December, 1877.

TABLE 60

OUTSTANDING BALANCES IN THE DISTRICTS OF KARNATAK IN
1875-76 AND 1876-77

<i>Collectorates</i>	1876-77	1875-76
	Rs.	Rs.
Belgaum	1,18,234	268
Kaladgi	7,48,382	14
Dharwar	72,423	335

due to resumption of land given as service *Inams*. The revenue of these lands 'fully account for the increase'. Dharwar District increased acreage by 21,829 acres. On the other hand the decrease in Belgaum and Kaladgi was due to 'occupancies being thrown up'. In the following year (1878-79) the most noticeable increase in land revenue was in Dharwar (Rs. 1,12,466) and was mainly due to the introduction of higher rates of assessment under the revision survey. The new survey rates having been introduced in certain parts of the Dharwar Collectorate in 1843 and the thirty years having ended where the survey rates had then been introduced, the revised survey assessment was now in progress in those parts of the District. The same cause accounted for the increase (Rs. 6,147) in Kaladgi. The heavy decrease (Rs. 17,736) in Belgaum was nominal, said the Revenue Report, being due to the receipt, in the previous year, of a large sum as *judi* from an *Inamdar* under the terms of the Terminable Inam Settlement. In the same year land under cultivation showed a marked decrease in all the three districts. The decrease was due to the relinquishment of land by the poorer occupants. The decade 1869-1878 included an abnormally large number of bad seasons and the outstanding balances arising from the revenue not being collected in full were, therefore, abnormally large. The figures given in Table 61 show the state of outstanding balances for 1878-79 in contrast with those of the preceding year. The outstandings against Belgaum and Dharwar since 1876-77 had lessened considerably. An evidence of improvement in their position since the great famine. Even Bijapur had lessened its outstanding balances by five lakhs of rupees, since

ECONOMIC LIFE IN THE BOMBAY KARNATAK

TABLE 61

OUTSTANDING BALANCES OF REVENUE IN 1877-78 AND 1878-79

Collectorate	1878-79	1877-78
	Rs.	Rs.
Belgaum	23,749	36,797
Kaladgi	2,48,417	2,03,963
Dharwar	14,904	42,587

1876-77. Government was planning to reduce the grant of remissions and it was expected that the outstanding balances would be very largely reduced by those orders.

By 1879-80 the famine ulcer was disappearing. The seasons for the next eight years were on the whole favourable. The period is not marked by an epidemic though cholera continued its yearly toll. Prices also felt the steadying influence of normal seasons. Table 62 gives the revenue collections in the Karnatak for eight years ending 1882-83.

Since there is not much to relate about normal years, our main concentration is on the years of stress. The story of these

TABLE 62

REVENUE COLLECTIONS IN THE KARNATAK FROM 1875-76 TO 1882-83

Years	Collections Rs.
1875 76	45,68,213
1876 77	37,04,677*
1877-78	44,94,380
1878 79	41,91,587
1879-80	41,90,384
1880-81	48,36,396
1881-82	43,73,146†
1882 83	43,65,301†

* Year of famine.

† The rain in Dharwar was considerably below the average and unseasonal. The next year again in Dharwar the rainfall was much above the average and considerable damage was caused by floods.

TABLE 63

PRICES OF PRODUCE IN THE KARNATAK AT THE END OF THE
YEAR 1884-85

<i>Prices of Produce per maund of 80 lbs.</i>						
<i>District</i>	<i>Rice</i> Rs. a. p.	<i>Wheat</i> Rs. a. p.	<i>Jowari</i> Rs. a. p.	<i>Bajri</i> Rs. a. p.	<i>Cotton</i> Rs. a. p.	<i>Ghee</i> Rs. a. p.
Belgaum	3. 1. 4	2. 4. 6	2. 2. 0	2. 2. 7	18. 7. 4	26.14. 9
Bijapur	3. 9. 9	2. 2. 0	2. 2. 5	2. 0. 9	15.13. 4	31.10. 8
Dharwar	3. 4. 3	1.14.11	1.14. 3	1.15. 0	16. 0. 0	25. 8. 3

tracts, subject to famine, is one of a few normal years intercepted by a year of famine. Hardly had a decade of normal progress passed, when in 1891-92 the Bombay Karnatak was affected by scarcity so severe that it became necessary to declare it as a famine area. But nowhere in the affected parts were any remissions made, and the suspensions of land revenue were trifling, the collections being effected practically without recourse to coercion. Measures of protection against famine were fodder reserve, extension of communication and irrigation. The *takavi* advance for the entire Division amounted to Rs. 7,94,918. The year brought about a marked fall in the number of cattle. The output of crops was estimated at about 2 annas in a rupee. Scarcity of water and fodder was especially felt. Temporary wells were dug by Local Boards and forests were thrown open to grazing.

The nineties of the nineteenth century were the most difficult years in the economic history of our land. Disasters set apace by 1896-97, grew in tempo, and the last few years at the turn of the century, left behind a tale of woe and unparalleled ruin.

The year 1896-97 was another year of great scarcity and famine both in the Deccan and Karnatak. The monsoon was so irregular that many stations recorded the total of their annual average rainfall in one month. Here, therefore, the crops were washed away. By September the skies were clear everywhere and want of rain was acutely felt. Prices began to rise as an index of approaching scarcity. Rabi sowing could not be effected.

TABLE 64

ANNUAL RETURN OF RETAIL PRICES OF STAPLE FOOD-GRAINS

(Prices in Rs. a. p. per Indian Maund of 40 seers, 1 seer = 80 tolas)

Station	Year	Jowari	Bajri	Wheat	Rice (clean)	Gram	Tur Dal	Ghee	Salt
		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Belgaum	1895-96	1.12 1	1.12. 8	2. 5. 1	3. 6.11	2.14. 7	4. 2. 2	32.12.10	3. 8. 2
Bijapur	"	1. 7.11	1.10. 3	1.15. 8	3. 8. 5	2.12. 2	4 0. 9	35. 5.11	3. 8. 3
Dharwar	"	1.11 5	1.12. 9	2. 0. 9	3. 7. 9	3. 1. 5	4 8. 7	34. 4.10	3. 7. 3
Belgaum	1896-97	1.14 9	2. 5. 9	3. 0.11	3. 5.11	3.15. 3	3.12. 2	34.15 9	3. 7.10
Bijapur	"	1.15.11	2. 3. 9	2.15. 1	3.10. 8	3. 1. 6	3.14. 8	39. 8. 6	3.10. 1
Dharwar	"	1.11 9	2. 2. 6	3. 0. 9	3. 4.11	3. 4.10	4 0. 5	33. 9. 5	3. 5. 3
Belgaum	1897-98*	3. 7.10	4. 1. 7	5. 6. 2	4. 4. 9	4.15. 5	5 8. 4	30.14. 2	3.12. 4
Bijapur	"	3.12. 5	4. 6. 3	5. 9.11	4. 9. 6	5. 4. 3	5 9. 2	38. 1. 1	3.12. 7
Dharwar	"	3. 4. 5	3.13. 1	5. 1. 9	4. 4. 0	4.12. 2	5.10. 5	30.14 6	3. 7. 2
Belgaum	1898-99	2. 5. 8	2. 7. 4	4. 5. 9	3. 7. 5	3.12. 2	4 6. 9	33. 4. 5	3.14. 5
Bijapur	"	1.13.10	2. 2. 9	3. 9.11	3.15. 6	3. 5. 6	4 2. 7	36.15 2	3. 9. 0
Dharwar	"	2. 1. 1	2. 4. 2	3.11. 2	3. 2. 8	3. 9. 2	4 0. 6	34. 0. 4	3. 9. 6
Belgaum	1899-1900	2. 8. 0	2.12. 3	3. 7. 2	3.13. 8	3. 2.10	3 7. 3	34.12. 6	4. 2.11
Bijapur	"	2. 1. 6	2. 5. 1	3. 0. 3	3.10. 9	2.10. 5	3. 5.10	28.15.10	3. 8. 5
Dharwar	"	2. 1. 7	1.11. 9	2.14. 8	3. 5.11	2.13. 4	3 2. 2	28. 0.10	4 3. 5
Belgaum	1900-1901	3.13.10	4. 7.10	5. 2.10	4.13. 8	5. 2. 0	5.13. 3	40. 3.11	3.15. 3
Bijapur	"	3.13. 3	4. 1. 0	4.14. 4	4. 5. 6	4. 8.10	5 2. 2	33. 7. 4	3. 8. 3
Dharwar	"	3.12 0	3. 6. 6	4. 9. 2	4. 9. 6	4.12. 9	5 6. 4	31.15 2	3.11. 6

* Famine year.

BOMBAY KARNATAK

At the end of October scarcity deepened and prices rose suddenly up to famine rates. Famine became an admitted fact in the Deccan and Karnatak. Bijapur suffered the most. Prices rose very high. Cattle began to die or were sold for nominal prices. Famine conditions prevailed to the extent noted in Table 66.

TABLE 65

PRICE PER RUPEE IN SEERS OF 80 TOLAS

Belgaum	1901-02	13.11	12 02	7.93	9.98	9.87	6.76
Bijapur	"	14.52	14.20	9.11	11.08	11.29	8 12
Dharwar	"	14.55	13.62	8.52	10.43	9.95	7.66
Belgaum	1902-03	21 22	19 25	11.00	12 82	11.87	9.26
Bijapur	"	23.00	23.06	9.90	10.89	12.74	10.52
Dharwar	"	20.81	18.60	11.38	12.31	12.09	8.70

TABLE 66

THE EXTENT OF FAMINE CONDITIONS IN THE DISTRICTS OF KARNATAK IN 1896-97

<i>District</i>	<i>Area in square miles</i>	<i>Total Population</i>	<i>Portion affected</i>
Bijapur	5,668	7,96,339	Whole district.
Belgaum	4,652	10,13,261	Talukas of Athni, Gokak & Parasgad (including Murgod Petha)
Dharwar	4,602	10,51,314	Talukas of Navalgund, Gadag & Ron, Nargund & Mundargi pethas.

Closely on the heels of this disaster followed even worst years of horror beginning with 1898 and ending in 1902. In 1899-1900 the monsoon current being weak it ceased to rain in the latter half of June in the *desh* tracts of the Deccan and Karnatak and only light rain fell on the littoral. The month therefore

ECONOMIC LIFE IN THE BOMBAY KARNATAK

closed with a general want of rain, especially in the east of the Deccan and the Karnatak. In August the rain was equally deficient. Grass became scarce. Water began to run short. In September the situation improved. Timely rain revived withering crops and improved water supply. But this improved situation in the east Deccan and Karnatak did not continue long. Very little rain fell in October and the monsoon disappeared for the year. The rabi seedlings dried up everywhere. The season was declared as one of unprecedented drought. Cattle died by thousands.

This gloomy picture continued up to 1900-01 and 1901-02. Though rainfall was deficient the drought was not as severe as in 1899-1900. Belgaum suffered the least, and Bijapur the most.

TABLE 67

RAINFALL IN KARNATAK, 1899 TO 1901

(In Inches)

District	1899	1900	1901
Belgaum	28.63	63.50	55.96
Bijapur	19.07	13.74	20.30
Dharwar	23.26	31.21	34.17

But late rains during both the years saved the situation and lessened scarcity both in fodder and water.

In 1891-92 few if any remissions were granted. Even in 1896-97 comparatively little real coercion was found necessary for the collection of revenue. The high percentage of revenue collected indicated, said the Commissioner, that the ryots even in the most precarious tracts had resources that could be depended upon in a year of adversity and possibly also that his staying power had improved since the famine of 1876-77.

In 1896-97, the *takavi* advance for the Karnatak amounted to Rs. 18,72,417. This total was more than four times the amount advanced in the previous year. Bijapur took 60 per cent; Belgaum 23 per cent and Dharwar 17 per cent. Large sums

were given in each of the districts for the purchase of fodder. The share in 1899-1900 of the *takavi* of Rs. 8,15,166 was in the proportion of 40, 27 and 33 per cent for Belgaum, Bijapur and Dharwar. The Karnatak took nearly half the money given out for embankments. There was hardly any sacrifice of land revenue during these years of famine. The Revenue Report in 1896-97 claimed that 94 per cent of the land revenue had been collected, the only exception being Bijapur. The following figures show the gross Government demand before deductions of remissions for the years 1895-96, 1896-97 and 1897-98:

<i>Division</i>	1895-96	1896-97	1897-98
Karnatak	Rs. 55,35,296	Rs. 55,09,318	Rs. 55,03,880

In the next five years ending 1906-07 only two seasons (1902-03 and 1903-04) received normal rainfall. The excellent cotton crop in Bijapur and parts of Dharwar and Belgaum improved the condition of the people materially and they were able to pay off their debts and a part of the *takavi* loans outstanding since long against them. Belgaum and Bijapur were both heavily pressed in spite of this prosperity. Of the unrecovered *takavi* 33.5 per cent was due in Belgaum and 61 per cent in Bijapur. The Collector of Bijapur despaired of recovery of the loans. In Dharwar a considerable area (1,655 acres) was declared forfeited to Government for arrears of land revenue. The Collector attributed this state of things to plague. This explanation was possibly true even of Belgaum in which thirty per cent of the total land was forfeited.

Rains again failed in 1904-05 and 1905-06. The parts that were badly hit were the whole of Bijapur and tracts in Belgaum usually liable to famine. People could not tide over two years of crop shortage. Famine had therefore to be declared and relief measures undertaken. Fodder became scarce and large sales of forest grass took place. The following were the *takavi* advances for the year 1905-06.

By the 1st August 1907, the total sums given to the three

ECONOMIC LIFE IN THE BOMBAY KARNATAK

Belgaum	Rs. 1,59,799
Bijapur	Rs. 4,64,816
Dharwar	Rs. 3,61,266

districts of the Karnatak by way of advances to tide over the difficult years amounted to:

Belgaum	Rs. 10,75,590
Bijapur	Rs. 16,51,620
Dharwar	Rs. 9,33,360

Prices of food grains remained practically stationary, or a temporary rise was soon followed by reversion to the normal. It is worth noticing with regard to this comparative stability of prices, notwithstanding the widespread failure of crops, that it needed the experience of recurring years of distress to develop a fairly rapid and automatic adjustment of supply to demand through free use, as soon as the necessity arose, of the modern greatly extended facilities for transport. Rapid transport of grains had taken the sting off from famine.

The Government met the scarcity by several measures, the early *kharif* instalment was postponed, Government waste lands were thrown open to free grazing, remissions and suspensions in land revenue granted. Relief works were held in readiness. There was severe cholera in Belgaum and Bijapur, the deaths being 1,728 and 1,752 respectively. The Bijapur plague was again bad, and births decreased from 39.77 to 35.78 per mille.

The fall in population of the Karnatak, as revealed by the Census of 1911, was attributed mostly to plague. The *Land Administration Reports* for the four years ending 1910-11 testify to the havoc wrought by plague in all the three districts. In 1908-09 plague broke out all over the Karnatak. It was worst in Belgaum and Dharwar; only 20 cases were recorded in Bijapur. In the city of Belgaum the Plague Research Commission destroyed over 40,000 rats while in five villages of Chikodi taluka, the Special Medical Officer destroyed about 25,700 rats.

In 1909-10 and 1910-11, 7,584 died of plague in Belgaum alone. The mortality from plague was 10,150 in Dharwar. Cholera appeared in all the districts. It was worst in Bijapur District where 1,185 people died of it. Malaria and fever took their usual toll.

The hilly and wooded portions of Belgaum and the *Mallad* portion of Dharwar District was the abode of malaria. It was stated that most of the *Mallad* villages in Dharwar were being gradually deserted¹ and more and more land was lying fallow. Two factors contributed to this fall in population of this tract. The ryots began to realise that to pass their lives in a climate which for nearly six months in the year was extremely malarious was not worth the candle and they were beginning to prefer the comforts of a town life, even as hired servants, to the cultivation of their own lands in a fever infested area. This tendency was a sign of the general rise in the standard of comfort even among the poorer classes. Secondly, the less in population was also due to plague and steady emigration of labourers to Hubli and the railway where they got good pay and a better climate. In 1909-10 some labourers from Belgaum went to work in Bombay mills.

The land revenue was collected without difficulty—'an index of the strong economic position which the rayat held despite a cycle of famine and scarcity'. Such was the opinion expressed by the Under Secretary to Government.² Such an opinion was based upon reports submitted by the Collectors in the Karnatak. Mr. W. C. Shepherd, Collector of Bijapur, wrote:

"The resources of the people of the district must be much greater than is commonly supposed. The last 12 years have included several years of famine and not one of remarkable prosperity. Nevertheless, during the year under report, in spite of a crop failure so serious as to necessitate the suspension of no less than Rs. 8,16,370 of land revenue, relief measures other than a dole on a small scale were only required

¹ See Chapter on 'The People.'

² *Land Revenue Administrative Report*, Part II, No. 845, 21st Sept., 1910, p. 4.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

in Badami taluka. . . . Another fact which seems to show that the people of the district have not been reduced to abject poverty is the rarity with which it is necessary to enforce sales in execution of civil Court decrees. . . ."

The Collector of Dharwar wrote:

"The condition of the agriculturist in this charge is on the whole excellent. The great majority of land owners cultivate their own lands and in other cases rents are very rarely excessive. . . ."

These are the opinions of English Collectors who were seldom at grip with the actual condition of the ryot or the village.

These exaggerated notions were often based upon 'the marriage season was in full swing' or 'it is reported that in the town of Bagalkote alone gold ornaments worth 8 lakhs were purchased.

In Athni in one day gold to the value of nearly Rs. 40,000 was purchased from the local dealers and in Gokak the sales of gold during the year are said to have amounted to 5 lakhs of rupees.' Such bazar gossip, with no foundation in facts, often fell on the too willing ears of English Collectors filled with false notions of a heaven on earth established by their administration. But, even they, as men of the world, could hardly believe in such prosperity and often ended their report with: "there may be an exaggeration in this statement" but they will insist that "it clearly indicates the material prosperity of the people."

It was also said during this time that the ryots *did not appear* to be so indebted as they were in the Deccan. The relations between the landlord and the tenant were also fairly satisfactory. There was not much scope for the landlords' rapacity on account of the vagaries of the seasons and many of the tenants had got remissions from their landlords. Ryots, at times, even paid in kind to their landlords. In the Karnatak, as in the Deccan, it was difficult to decide, wrote the Commissioner, whether the Deccan Agriculturists' Relief Act was beneficial or otherwise. The Collector of Belgaum wrote: "The Act has undoubtedly proved of great use to agriculturists. . . . The stat-

istics lend no support to the theory that the Act has forced landholders to sell land to a larger extent than before." Opinions differed.*

The decade ending 1911 records progress in several directions. Industrial centres continued to rise in importance. Nipani, in Belgaum District, was looking forward to a boom consequent on the extension to it of railway facilities. Gadag also was anxiously awaiting a railway connection via Wadi with the Nizam's Dominions and anticipated a large increase of trade in consequence. Labour became more mobile. Men were willing to leave the villages for towns. The consequence of forming contacts with centres of civilized existence was that such backward class of people as mahars, mangs and dhors were reported to have vastly improved their social condition. The Collector of Belgaum wrote that they aspired to religious observances similar to those of higher class of Hindus.

The land revenue collected from 1903 to 1911 in the Karnatak is given in Table 68.

TABLE 68
LAND REVENUE COLLECTED IN KARNATAK FROM
1903 TO 1911

Year	Gross Revenue	Remission	Realisation
	Rs.	Rs.	Rs.
1903-04	69,78,529	2,211	55,50,714
1904-05	69,79,032	29,104	46,56,509
1905-06	69,78,777	2,29,391	24,62,049*
1906-07	72,22,874	1,91,380	67,65,962†
1907-08	72,20,631	81,268	59,17,801
1908-09	72,39,314	1,09,809	45,55,938‡
1909-10	73,58,041	16,119	67,72,465
1910-11	73,91,031	10,617	65,07,827

* Year of famine. Amount suspended was Rs. 36,95,713.

† Suspensions amounted to Rs. 23,27,029.

‡ Suspensions amounted to Rs. 20,93,299 year plague broke out.

* See *Economic Life in the Bombay Deccan 1818-1939*—R. D. Choksey, Chapter VI., *Agricultural Relations*, p. 91.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

Plague continued to play havoc in the Karnatak in 1911-12. None of the districts escaped. The epidemic was virulent and serious in Dharwar where 33,178 i.e. 8.23 per cent of the total population of the district died. Belgaum and Bijapur lost 12,156 and 13,294 respectively. Cholera and smallpox were also rampant. Unsanitary conditions of town life were often responsible for the spread of the epidemic. And the new year 1912-13 was notable for the grants made by Government for sanitary purposes to the towns. As a consequence Belgaum had a town extension planned on sanitary lines, and was opening up the congested parts of the old town. Hubli was opening up its congested area and was provided with a fine water supply. Similarly in Dharwar the new water supply had started working and town improvement was in progress. In Bijapur a water supply scheme was also completed and a system of surface drains was already partly constructed.

The importance of education was being gradually realised. Shortly before the World War I education among the agriculturists was making them averse to manual labour or agricultural life in the villages. Government soon realised this error and showed an anxiety to frame a new curriculum to help the agriculturists' children to improve methods of agriculture and have sufficient knowledge to fight the *sawkar*. Concentration was on visual education in the form of new methods of agriculture, exhibitions, experimental farms, cattle shows and the like. Schools were being planned to educate the boys of the agriculturists alone. One such school was opened at Veshvi near Alibag out of a donation of Rs. 5000/-. Its progress was being followed with interest.

Education of the criminal and the hill tribes was receiving due attention in Bijapur and Dharwar. The depressed classes were also making progress, and female education was receiving encouragement, but want of trained teachers on the one hand and the usual apathy of the rural population on the other retarded progress.

The year before the first World War showed, according to the testimony of the Collectors, all round progress and rise in the standard of life. We are told that the land revenue was paid

with ease, there was an increase in the number of tax payers, the value of land had risen, one saw old mud houses being replaced by fine masonry buildings, people dressed well, spent on litigation, luxuries and festive occasions, all these signs of the time were a testimony to contentment and peace. If this was so, there was little room for complaint against the British *raj*.

The effects of these changes in the economy of the Karnatak were testified to by the ability of the people to tide over the near famine conditions in 1913. Such an adverse season might naturally have been expected to produce results disastrous to the agriculturist and labouring classes, especially in the worst affected districts. "No doubt the marked progress of recent years was checked" wrote the Under Secretary, Revenue Department, "but in every direction the year was a complete contrast to the disastrous years which closed the last century." Not only did the people face their difficulties with a different spirit, but obviously had greater resources on which to depend. The labouring classes, who fell such easy victims to the terrible famine of 1899, were now found to have been in a position of unexpected independence. It could be seen that they fully realised the value of their labour and the market that was there for it and that they were able to obtain a return sufficient to provide the necessities of life even at the high rates to which prices had been forced up by the prevailing scarcity. It was found that the agriculturists themselves had benefited by the rise in prices, particularly of cotton, and were now not slow to avail themselves of the opportunity which a slack season afforded, of improving their holdings by increasing the facilities for irrigation. Wages kept apace with prices and this was a sure sign that the condition of the people had suffered no serious deterioration. For this state of things the industrial development which took place in the Presidency during the last ten or fifteen years was undoubtedly mainly responsible. With additional resources besides agriculture in the hands of the people famine was no longer the dread it was.

But there is another side to this picture. While men even in the worst affected districts could make a living, their cattle

ECONOMIC LIFE IN THE BOMBAY KARNATAK

were in great distress. Owing to the large increase in the area which was devoted to the cultivation of non-fodder crops the supply of fodder in the best of seasons was none too plentiful, and no reserve was kept to meet a failure. No sooner it was realised that there would be a shortage than the prices of fodder rose rapidly everywhere. Government had to rush to the rescue of these dumb friends who are the mainstay of agriculture. Today, man and animal alike, are protected with the aid of science against the scourge of famine. Improved means of communication, easy transport of grains, added resources in the hands of agriculturists are some of the ways in which the toll of famine has been lessened. Table 67 gives the areas of famine in the Karnatak. Constant vigilance against the inroads of famine was a common feature of the agricultural economy of the Bombay Karnatak. We shall hear of the famines till the end of our story.

The outbreak of the War (1914-1918) caused, at the outset, alarm and uneasiness which was manifested in a run on the Savings Bank, in the encashment of currency notes, and in a rise of prices. But the restoration of public confidence soon led to a further demand for investments in the bank; the sale of currency notes at a discount also rapidly ceased; and price committees were established to regulate prices. They played a useful part in restraining the greed of speculators. There was a liberal and willing response to the invitation to subscribe to the Imperial War Relief Fund, and the districts paid according to their capacity. The War loans were also subscribed to by the lower classes.

At the opening of the War, economic disturbances were remarkably slight. The cotton market fluctuated considerably; being seriously depressed at one time and then rising to the normal level of a few years ago. The price of wheat rose high, and the rise was checked by Government but the cultivators received a satisfactory price. The prices of all other food grains remained steady and business soon became normal. The Collectors reported that the people were quite well off and comfortable. "The wealth is due," wrote the Collector of Dharwar,

"to a continuance of good seasons, profitable nature of the cotton crop, assisted by a better provision of railways and roads."

The fear of plague had led to the establishment of Sanitary Associations to spread the knowledge of sanitary principles in the rural areas which had hitherto been untouched by modern teaching. In 1915 the plague broke out again. It attacked 600 villages and caused 18,000 deaths. These reports of the recrudescence of this foul disease are depressing; but some solace is afforded by the knowledge that the principal prophylactic measures—inoculation and immediate evacuation of the affected areas—were gaining rapidly in popularity, as insight into the origin of the disease spread among the people. The campaign against rats was prosecuted with vigour. Government had now for some years directed its attention to the sanitary improvements in municipal towns. The foul disease, like famine, was for some years a curse in the Karnatak.⁴

The prices of staple food grains in 1913-14 in the Belgaum District may be regarded as typical of the Karnatak:

TABLE 69
PRICES OF FOOD GRAINS IN BELGAUM DISTRICT
IN 1913-14

<i>Normal</i>	1913-14	
	<i>Minimum</i>	<i>Maximum</i>
	<i>lbs.</i>	<i>lbs.</i>
Javari 38 lbs. per Re.	22	25½
Bajri 37 lbs. per Re.	24	25½
Rice 23 lbs. per Re.	14	16
Wheat 23 lbs. per Re.	16½	17¾

Cotton remained almost stationary. These prices were 40 per cent above what were quoted as 'normal prices'. They were most advantageous to cultivators.

During the first year of the war the prices of principal food grains were on the whole lower than in the preceding year,

⁴In 1916-17 plague appeared in all the districts of the Karnatak. There were in all 35,369 cases of attack and 23,851 deaths.

though above the normal level. Indeed, in parts of Bijapur they showed the nearest approach to normal prices. The contributory causes to this fall were the favourable nature of the season, the extensive cultivation of food grains and the stoppage or restriction of exports to foreign countries owing to the War. The prices of jaggery and sugar, iron and glassware and other articles required for textile and industries rose considerably.

In 1915 the abundant crop of the year caused a decline in the prices of food grains in the Karnatak districts. There was a 20 per cent rise in the next year. The demand for cotton was keen on account of the requirement in Bombay and Japan. Cotton soon fetched a record price, rising from 30 to 75 per cent and brought a good deal of money into the Karnatak. Imported articles were all very costly. Matches which before the War cost 13 annas a gross were now sold at Rs. 1-0-6 a gross. European goods were being rapidly replaced by cheaper Japanese articles. The high prices prevailing at the close of the War, increased the area under cotton and diminished the area under cereals. Table 71 gives the prices of commodities in each of the three districts (Belgaum, Bijapur and Dharwar) for the years 1913-14 to 1916-17.

TABLE 71
PRICES OF STAPLE ARTICLES

Year	Rate per rupee in seers of 80 tolas					
	Javari	Bajri	Wheat	Rice	Jaggery	Cotton
1913-14	12.37	12.62	8.74	7.80	5.77	—
	12.30	12.50	8.89	7.20	5.19	1.58
	13.09	11.01	9.60	7.44	5.72	1.69
1914-15	13.90	13.23	8.79	8.34	5.04	—
	16.96	15.81	9.01	7.64	4.70	2.33
	14.92	11.91	9.05	8.26	4.67	2.26
1915-16	15.45	13.90	10.45	8.21	4.11	—
	18.82	14.37	10.75	7.80	3.99	1.77
	16.84	11.77	10.25	8.49	4.14	1.60
1916-17	13.25	13.72	9.99	7.75	5.50	—
	15.77	15.92	11.05	7.80	4.71	1.14
	14.82	12.04	10.34	7.67	4.75	1.10

ECONOMIC LIFE IN THE BOMBAY KARNATAK

TABLE 72

LAND REVENUE COLLECTIONS FROM 1911-12 TO 1917-18

<i>Year</i>	<i>Gross Revenue</i>	<i>Remission</i>	<i>Realisation</i>
	<i>Rs.</i>	<i>Rs.</i>	<i>Rs.</i>
1911-12	60,55,910	2,61,968	40,23,014*
1912-13	73,98,659	74,662	59,75,726†
1913-14	75,92,229	72,288	59,14,648
1914-15	75,90,514	24,189	64,57,995
1915-16	79,14,644	2,69,936	65,38,790
1916-17	63,92,803	50,344	63,35,223
1917-18	68,43,703	36,514	68,02,246

* The year of severe plague.

† The year of famine.

In the Karnatak, as all over the country, the twenties witnessed agricultural demonstration of all kinds to educate the farmers. The Agricultural Exhibition at Poona in 1926 aroused keen interest among cultivators. Agricultural demonstrations on scientific lines were held at selected places in the Belgaum district. In 1927, in Dharwar District, an agricultural and co-operative conference was held at Chickhandigal, and a cattle show at Suvadi. Classes were opened for village officers to be trained in improved methods of agriculture at Gadag, Mundargi, Nargund and Ron. Propaganda work in scientific method of agriculture was done by the Agriculture Department in some talukas of Belgaum.

Bijapur district, often subject to famine, had an 'Anti-famine League'. The League established the Wilson Anti-Famine Institute which did useful work. It popularised tractor ploughs, encouraged cottage industries, imported 'Marino sheep to improve the quality of local wool' and gave demonstrations in improved methods of agriculture in all talukas and Petha headquarters.

Shortly after the War, the prices of food grains rose. Transport was very difficult due to limited railway facilities. Export was only permitted on passes. Rice and *Javari* sold at 4½ seers the rupee in 1918-19. The normal for the last decade was about 11 and 18 seers the rupee. But for Government con-

BOMBAY KARNATAK

trol prices would have risen abnormally. The scarcity in grain was due to the cultivators growing money-crops like cotton, sugarcane and groundnut. Soon there was more money in the country than grain. In Dharwar, the price of paddy seed rose from Rs. 8 to Rs. 50 per 'hee' (i.e. 3 Bengal maunds). The price of Kudbi was six and ten times the pre-war rate.

TABLE 73

PRICES OF STAPLE ARTICLES

Year	Rate per rupee in seers of 80 tolas					
	Javari	Bajri	Wheat	Rice	Jaggery	Cotton
1918-19	3.91	5.68	3.81	4.13	4.81	—
	4.41	—	3.44	4.87	4.00	0.81
	4.13	4.00	4.38	4.38	4.44	—
1920-21	6.19	6.12	4.94	5.19	3.25	—
	5.56	5.44	4.81	5.50	3.00	1.56
	6.06	5.25	5.19	5.56	3.12	1.88
1922-23	9.50	8.81	6.87	5.12	4.37	—
	11.19	9.69	6.37	5.25	3.25	—
	10.06	7.81	6.81	4.31	3.44	0.81
1924-25	6.75	6.31	4.19	5.25	3.31	—
	7.91	7.88	4.38	4.38	3.25	—
	7.91	6.91	4.75	5.44	3.69	0.81
1926-27	9.13	9.19	4.69	5.56	5.00	—
	9.69	9.19	4.94	4.88	4.75	—
	10.13	7.38	4.75	5.31	5.13	1.25
1928-29	10.81	10.81	7.19	5.94	4.81	—
	12.91	12.06	8.13	5.38	4.31	—
	10.50	7.91	7.19	6.19	4.75	1.19
1930-31	17.44	14.81	9.06	8.26	6.50	—
	22.19	21.37	11.19	6.81	6.75	—
	15.81	13.56	9.00	7.37	6.69	2.06

By 1922-23 the prices began to fluctuate. In that year the price of food grains showed a decline in all districts. There was an abnormal rise in the price of cotton in 1923-24 which was followed the next year by a heavy fall. The period ending

ECONOMIC LIFE IN THE BOMBAY KARNATAK

1929-30 marks surprising variation in prices from district to district. The unsettled condition of textile industry in Bombay was mainly responsible for the fluctuation in prices of cotton. The fall in prices, which was a feature of post-war times, was variously explained but the consensus of opinion seemed to be that general trade depression, aggravated by the condition of insecurity engendered by *hartals* was mainly responsible for fall in prices. Table 73 gives the prices every two years commencing from 1918-19 to 1930-31.

Plague, cholera and smallpox continued their usual toll in spite of all precautions. There was a severe outbreak of cholera in the Karnatak in 1927-28. The infection was brought by pilgrims returning from fairs. Belgaum and Dharwar were visited the next year by an epidemic of smallpox and plague. Plague carried away 1,250 people; and smallpox attacked 156 villages killing 286 people in Belgaum alone. In the previous year 459 had fallen victim to it in 180 villages. In 1929-30 the toll amounted to 4,631 deaths by plague and 814 by smallpox. It was, indeed, difficult to remove this curse from the Karnatak.

The land revenue collection for every three years commencing from 1920-21 to 1929-30 are given in Table 74.

TABLE 74

LAND REVENUE COLLECTIONS FROM 1920-21 TO 1929 30

<i>Year</i>	<i>Gross Revenue</i>	<i>Remission</i>	<i>Realisation</i>
	<i>Rs.</i>	<i>Rs.</i>	<i>Rs.</i>
1920 21	68,64,289	1,40,125	53,29,097
1923-24	70,73,561	6,22,078	60,21,148
1926-27	72,12,500	25,083	61,04,952
1929-30	77,94,075	85,767	70,24,069

The years 1923-24 and 1926-27 were of severe scarcity in Bijapur District. Out of a total area of 5,707 square miles an area of 2,432 square miles suffered from scarcity in 1923. The population affected was 3,49,000 out of a total population of 7,97,000. The P.W.D. spent Rs. 33,600 on relief works. Recoveries of land revenue and *takavi* were suspended and further *takavi* loans to the extent of Rs. 1,36,988 were advanced. There

was emigration on a large scale. Cattle suffered most. In 1926-27 the area affected was slightly over 900 square miles and the population affected was 1,16,813. Distress was not as severe as in 1923-24. The maximum number of relief works was 149 in June 1927. An amount of Rs. 12,600 was spent on relief works and liberal *takavi* loans were advanced to the extent of Rs. 3,59,352. The balance on 1st October 1923 of the *takavi* loans advanced will give an idea of the seasons in each of the three districts. (Table 75)

TABLE 75

BALANCE OF TAKAVI LOANS ON 1ST OCTOBER 1923 IN THE
DISTRICTS OF KARNATAK

<i>District</i>	<i>Balance on 1st Oct., 1923</i>
	<i>Rs.</i>
Belgaum	4,38,888
Bijapur	13,15,015
Dharwar	2,21,106

The programme of agricultural education and encouragement in various other directions continued in the thirties. The village improvement work was the special feature of the new economic planning. Vigorous efforts were made by Government officials, with the help of the public, to improve communications, water supply, health, sanitation and education in villages. Magic-lantern shows and lectures were arranged to enlighten the villagers on sanitation as also on health, agriculture, etc. The cultivation of mango and other fruits such as pineapple, Spanish peas and lemons was also encouraged in the districts of Belgaum and Dharwar. A new variety of sugarcane were distributed for cultivation in Dharwar District. Improved furnaces for the manufacture of jaggery were set up in the sugar tracts. Embankments were erected under the guidance of a Bunding Officer in the Belgaum District. A Divisional Agricultural show was organised in Belgaum on 17th January 1938, on a scale unparalleled in the agricultural history of the Karnatak. It was estimated that nearly a lakh of agriculturists from all over the Karnatak visited the show. There was the Sir F. Sykes

ECONOMIC LIFE IN THE BOMBAY KARNATAK

Village Improvement Challenge Shield given every year to the village in which the most all-round improvement was effected during the year. Such were the efforts at agricultural and village improvement at the end of the British rule.

In spite of village improvement, the demon of plague, cholera and smallpox continued its toll in the Karnatak. In 1931-32, 2,755 died of plague and 864 of cholera. The next year, despite all measures adopted, plague broke out all over the Karnatak. The outbreak was more virulent in the rural areas than in towns. The epidemic exacted a heavy toll, especially in Bijapur district, where the mortality was 8,200 though the number of inoculations performed in that district was as large as 1,78,895. The total mortality from the disease was 17,091 in the Karnatak. Cholera and smallpox which also appeared were responsible for 1,675 deaths.

By 1929-30 the most important economic change which was taking place was the general heavy fall in prices which suggested that agriculture was entering upon a new period to be characterised by a lower price level than had prevailed in the recent past. This required a general readjustment in the standard of living. This slump in prices set about May 1930 and became almost crushing by May 1931. This sudden fall in the prices of agricultural produce was unparalleled in the economic history of the country. Small farmers were not hit very hard; but the farmers who dealt in cotton, groundnuts, sugarcane, gur, etc. suffered the most. In 1933-34 the prices of wheat and groundnut declined still further; but there was a slight improvement in cotton prices. By 1936-37 the credit of the agriculturist was sinking due to scarcity coupled with trade depression and there was no visible improvement in his general economic condition. This slump was due to the general trade depression from which the world was suffering since the economic blizzard of 1929-30.

Table 76 gives the prices every two years from 1930-31 to 1938-39.

Again Bijapur has a tale of woe to relate. The year 1930-31 was one of scarcity over 617 square miles affecting a population of 1,61,000. An amount of Rs. 23,800 was spent on re-

TABLE 76
PRICES OF STAPLE ARTICLES

Year	Rate per rupee in seers of 80 tolas					
	Javari	Bajri	Wheat	Rice	Jaggery	Cotton
1931-32	22.25	21.00	10.69	11.43	7.87	—
	21.50	22.31	11.75	8.25	6.75	—
	24.63	19.13	10.63	11.63	8.00	2.19
1933-34	16.38	16.50	11.63	13.13	8.63	—
	18.69	19.88	14.56	10.75	7.44	—
	17.13	15.75	10.63	12.69	10.50	—
1935-36	15.13	14.06	11.44	9.25	8.94	—
	22.06	22.19	14.31	8.63	8.00	—
	15.31	15.31	12.69	9.25	8.44	2.00*
1937-38	16.00	14.25	9.87	10.69	10.00	—
	16.69	16.69	9.50	9.00	6.99	—
	17.13	13.00	10.00	9.75	8.25	2.44*

* Wholesale price for Hubli

lief; *takavi* loans amounted to Rs. 3,78,589. In 1933-34 the unauthorized arrears remaining uncollected amounted to Rs. 1,20,113 and the Collector was of opinion that the default was due to trade depression and fall in prices. In 1937-38 there was again a total failure of rain in Bijapur district. The area and population affected at the beginning were 3,629 square miles and 4,75,842 people respectively, and later the scarcity spread over 4,525 square miles and affected a population of 6,51,356. The maximum attendance at the relief works started by the District Local Board and the Public Works Department was 2,903. *Takavi* loans amounted to Rs. 9,15,000. Government granted remissions, suspensions, doles to relieve the distressing situation and to ameliorate the lot of the poor agricultural classes.

Even the close of the British rule hardly saw the end of a long, long trial of woe and ruin through which the ryot was passing. The heavy toll of life by constant epidemics, agricultural ruin and intermittent famines appear to be the familiar lot of the people in the Karnatak, especially in Bijapur district. Even in the last year of our survey 1937-38, the general economic condition of the agriculturist showed scarcely any improve-

ECONOMIC LIFE IN THE BOMBAY KARNATAK

ment as their purchasing power had gone down due to trade depression and slump in prices of agricultural produce. Table 77 compares the actual acreage sown and the estimated tonnage of the food grain crops in the years 1933-34 to 1937-38. The population in the Karnatak during ten years ending 1941 had increased by 3,53,828 souls. A multiplying population must be met by an increase in the tonnage of crops. But the reverse appears to have happened in the Karnatak.

TABLE 77
AREA AND YIELD OF FOOD CROPS FROM 1933-34
TO 1937-38

<i>Area in thousands of acres</i>					
Year	1933-34	1934-35	1935-36	1936-37	1937-38
Area	4,542	4,794	4,657	4,995	4,867
<i>Estimated outturn in thousands of tons</i>					
	928	921	831	780	631

Table 78 gives the land revenue collection for every two years commencing from 1931-32 to 1937-38.

TABLE 78
LAND REVENUE COLLECTION FROM 1931-32 TO 1937-38

Years	Gross Revenue	Remissions	Realisations
	<i>Rs.</i>	<i>Rs.</i>	<i>Rs.</i>
1931-32	84,90,049	1,46,690	67,63,474
1933-34	81,09,538	4,14,654	68,29,746
1935-36	91,18,505	4,89,379	70,85,964
1937-38	95,23,383	20,52,352	47,19,343*

* Bijapur where there was famine paid a total revenue collection of Rs 5,48,026 only. Scarcity was declared in 912 out of 1,174 villages in Bijapur district, and suspensions to the extent of Rs. 4,13,496 were granted as a measure of relief to the debtors.

The problems of labour are of recent times. They grew with the Industrial Revolution in the West and hardly touched the East till the last few decades of the nineteenth century. All those countries which came in contact with the West felt the impact of this new problem in their changing economy. We have only to consider the question of hired labour and wages, especially in relation to agriculture which is the mainstay of the economy of the tract we survey.

In olden times when there was little pressure of population on land, each cultivator must have limited the scope of his holding to what he could manage with his own labour and with the help of his own family. The demand for hired labour, if any, was very limited, and the wages were certainly very low. Prior to British rule, slaves existed both in the Deccan and Karnatak. They were employed more as domestic servants rather than as field labourers. In those days, and even in very recent times, there was a system of labour-mortgage, by which a labourer agreed, in return for an advance of money, to serve for a period of years. The mortgagee was bound to feed him during the period of service.

Under the Marathas the custom was to pay for daily labour in money when grain was dear, and in grain when grain was cheap. The day labourer, in fact, got no advantage from the prosperity of the farmer. His wages were at the bare minimum and the event that was likely to worsen his condition was a year of absolute famine, when his labour ceased to have any market value at all. In the days of the Peshwa, carpenters, brick-layers and blacksmiths earned from 3 to 4 as. a day and unskilled labourers from 1 to $1\frac{1}{2}$ as. or $1\frac{1}{2}$ to $2\frac{1}{2}$ seers of *javari*. In 1834-35, grain was so cheap, $68\frac{1}{2}$ seers the rupee, that a labourer could live on Re. 1 or $1\frac{1}{2}$ a month.⁵ As late as 1842, field-labour was paid with an amount of grain the money value of which was only one anna.⁶ From about 1850, due mainly to the demand for labour on railways, roads and other public works, wages rose. The peak years were the early sixties. However,

⁵ *Bijapur Gazetteer*, p. 350.

⁶ *Rural Economy in the Bombay Deccan*, G. Keatinge, p. 68.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

during this period the high price of grain prevented the labourer from deriving much real advantage from the increased money wage.

With the end of the American War in 1865, prices began to decline. When prices fell in 1870, the labourer was in a much stronger position than ever before. He had so improved his position that the principle of contract now governed the situation. Wages were regulated on a basis of demand and supply and no longer fell of necessity when the prices of grain fell. With years the demand for labour grew and the labourers' bargaining position in the changing economy was considerably strengthened.

A study of the wage situation reveals three distinct levels of wages. This may not be exactly applicable to every district but it is typical of the time. The first period was from 1875 to 1881 when the wages were below 3 annas; second period from 1884 to 1895 when 4 annas was the standard; and the period subsequent to 1902 during which the standard rose above 4 annas and approximated to 5 annas

In years of prosperity when grain was cheap, labour enjoyed a fair share of the general prosperity. A good harvest increased the demand for field-labour; and the combination of high wages and low prices put him in a much better position. In some parts of the Karnatak, the annual cost of a good field-labourer engaged by the year was said to amount to as much as Rs. 120.

The combination of low prices of food grains (e.g. 1903-04) and high prices of cotton helped the ryot immensely to pay off the land revenue, *takavi* and the sowcar's demands. Such economic prosperity also profited the labourer both in wages and food grains. At times the cotton crop was so plentiful that there was shortage of labour to pick it. Labour had become scarce and dear owing to depopulation by plague.

By 1908-09 wages both for skilled and unskilled labour were at a high level owing partly to high prices of food grains and partly to depopulation owing to plague, extension of industrial enterprise and greater mobility of labouring population. In Belgaum the wages of skilled labourer was 8 annas in some

talukas and 6 annas in others. The rate of unskilled labour was 4 annas for men, $2\frac{1}{2}$ to 3 annas for women and that of field-labourer 3 annas for men and 2 annas for women. In Dahrwar, labour was even more expensive due to the migratory movements and the thinning of the labourers by plague. With the rising demand for labour there was a marked improvement in their general standard of comfort. Even the people of the jungle villages in the *Mallad* region went in search of improvement which trade-centres like Hubli and the Railways could supply.

In 1912-13 the Collector of Dharwar wrote that "there seems very little prospect of labour becoming cheaper again for the next few years." Though wages were high the efficiency of the labourer was very poor. The wages of a skilled labourer were from 12 annas to a rupee per day. Hubli became the centre of attraction and continued to draw away the population from the less healthy portions of the district.

Reports soon poured in that the supply of labour was unequal to the demand and labour was becoming more independent of agricultural employment. The reasons were demand from the city of Bombay, the growth of industry in towns, the effects of reduction due to plague, the growing fashion of richer cultivators abandoning personal work in the fields, and as reported, the advance of labourers into the rank of petty proprietors. Even if prices fell wages continued high. Efficiency of the labourer was poor and affected the cost of cultivation. The only relief from labour was mechanical appliances but such experiments lay in the womb of time.

Throughout the years of the War (1914-18) there was labour deficiency in the Karnatak. There was the demand for labour in the ginning factories, forests, public works, building construction and government departments. To make matters worse, there was the general apathy and reluctance to do a full day's work by the labourer. The wages of the agricultural labourer had risen since 1905 from $3\frac{1}{4}$ to 4, 5, and 8 annas while the wages of skilled labour had risen from 11 to 12 annas to $1\frac{1}{4}$ rupee. During the cotton picking season very high wages were paid. The war years saw the growth of industrial and commercial activities which in the Karnatak were not accompanied by any

ECONOMIC LIFE IN THE BOMBAY KARNATAK

increase in population. Influenza in 1918-19 mowed down more people and created greater shortage of labour. Wages continued to be high and labour became more exacting in its demands. By 1918-19 wages reached unprecedented heights. The labourer now became his own master. He became so comfortable that he knocked off work when he chose to. The wages of unskilled labour now ranged between 6 and 9 annas and those of skilled labour reached the level of Rs. 1-4-0 per diem. "The 'good old times' when we could get labourers for 3 annas a day" wrote a Collector, "have gone, never to return. The only disquieting feature is that in spite of the rise in wages labour is reported as being less efficient than in the past."

The labourer has a case to plead. There were times when he was a serf bound to the soil. Even in the best of times he had hardly shared in the profits of the soil. It was his blood, his tears and his toil that fattened the few in society. His share amounted to a pittance which was not enough to make both ends meet. In the process of economic evolution the serf became his own master, and it is but natural that this downtrodden section of humanity was going to make the most of the chances that fell in its way. Even now, an age that seeks a socialist pattern of society must acknowledge that the labourers' condition still leaves much to be desired. Their standard of living is still very low, and in days of sickness or famine, distress is sure to occur.

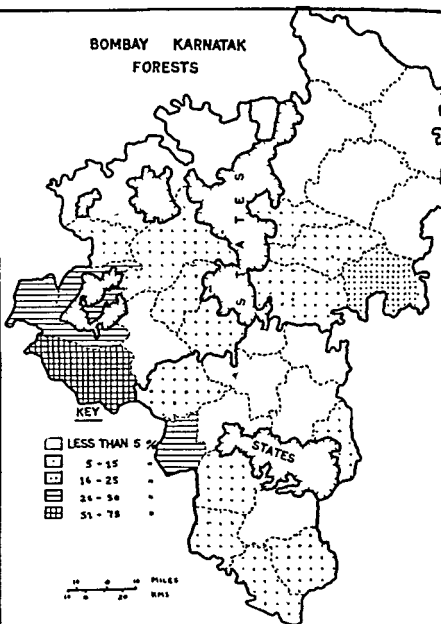
In the post-war period or the twenties, the self dependent small farmer found it difficult to pay high labour charges. The luxury of hired labour on his farm gradually disappeared. But the richer farmer cultivating money crops was even more severely hit, except in the cotton tracts. Wages continued to be high throughout the twenties and scarcity of labour was felt in many places. For, while wages continued high, the prices showed a downward tendency. This meant an increase in the purchasing power of agricultural labourer. They could afford to live in ease and comfort. Those who cultivated with hired labour felt the pinch, especially the growers of cotton, sugarcane, turmeric, etc. By the end of the decade even the small scale farmer was hit by a general depression in prices of agricultural produce coupled with indifferent harvests. In

1928-29 there was such scarcity of labour in Bijapur during the harvest that labour had to be rushed from place to place in motor buses to garner the harvest in time. The Gokak Mills and ginning presses in Bailhongal, Hubli, Gadag and Bagalkot continued to offer employment to many labourers. The range of wages for unskilled labourer varied from 9 annas in Belgaum to 14 annas in Kanara, while the range of wages for skilled labour varied from Re. 1-8-0 in Dharwar to Rs. 2-8-0 in Kolaba.

In spite of the depression in prices during the twenties, wages continued to rule high with the result that the condition of the wage-earner remained satisfactory. The labourer found work in mills, factories, rice mills, forests, railway, etc. There was a slight fall in the demand for skilled work because of trade depression. Yet the thirties record as satisfactory a state of affairs for labour as the twenties did.

Early in the twentieth century, however, wages rose to about 5 annas and continued to rise slowly until the thirties when there was a sharp rise and wages normally stood at 8 or 10 annas a day and at harvest time rose to 12 annas or more. Even the fluctuation in the price of food values, so common during the last quarter of the nineteenth century, now disappeared and in the early years of the twentieth century real wages (which for rural labourers may be expressed with fair accuracy in terms of food values) tended to steady at about 5 seers of *javari* a day. With the passage of years the more energetic and enterprising labourers moved freely to the localities where the best wages were available; the less energetic worked for shorter hours; and for all classes of labour the demand increased, as the twentieth century advanced. It marked the birth of the common man's hour.

BOMBAY KARNATAK FORESTS



CHAPTER VII

FORESTS

LIKE KANARA, the western portions of Dharwar and Belgaum districts are nearly 90 per cent under forest which on account of the quality of wood have a high economic value. These forests deteriorate as we move towards the Malaprabha and Gataprabha hill regions. Rainfall decreases as we go east till the landscape in the Bijapur district consists mainly of thorny shrubs and stunted trees that are sustained on an uncertain rainfall of 25 inches or less. Forests of this type are also found in Gokak taluka in Belgaum district. Forests on the border of the ghats in Belgaum (Khanapur taluka) and along both sides of the Kanara-Dharwar district boundary receive a rainfall ranging from 25 to 50 inches. The forests in this region, as already mentioned, are of commercial importance yielding good revenue. Teak, Khair, Babul and Ain are some of the species of valuable timber in these forests; and the Karnatak shares with Kanara some of the finest timber forests of the Bombay Province. There is also an abundance of minor forest produce of which sandalwood was the mainstay.

The Kanara and Karnatak forests were grouped as the Southern Circle for administrative purposes. The forests in Dharwar and Bijapur constitute one group while in Belgaum there were forest ranges at Patne, Nagargah, Khanapur, Gujnlul and Gokak. The Dharwar-Bijapur forests covered the talukas of Hangal, Kod, Badami, Bagalkot and Kalghatgi. Here, as in other parts of the Bombay Province, quite some portion of the total area of Reserved Forest was scrub jungle. Less than five per cent of the total area under forests in the Bombay Province could be classed as commercial. Yet in the Karnatak, 50 per cent of the total forest area could be regarded as commercial forests yielding timber for trade; about 30 per cent yielded small timber, fuel, etc. for local supplies while 10 per cent was climatic forest on inaccessible hill-tops along the Western Ghats.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

Besides timber the forests yielded other commercially important and valuable products such as tanning dyes, gums, catechu, etc. Among the minor forest produce must be mentioned lac, bark, leaves, grass cinnamon, honey, rosh grass, economically utilisable fruits and seeds as *shigekai*, tamarind, *nux vomica*, *karanj*, *mhowra* seed, etc.

The main operation here, as in other forests of the Presidency was propagation of teak. Thousands of teak poles were planted every year in cleared coupes in the forest. Much care was given to sandalwood plantations all over the Karnatak forests. It was an important item of revenue. Experiments in improving the girth of sandalwood trees were carried on in reserved forests. The major produce of these forests was timber, fuel and sandalwood. The minor produce included bamboos, grass and other miscellaneous articles.

To give the reader a fair idea of the income from the forests for a single year, for example 1921-22, sandalwood to the tune of Rs. 80,663 was sold. Among the minor produce, bamboos fetched Rs. 70,836. Grass brought in Rs. Rs. 3,78,797. The income from the forests showed a constant profit. In 1921-22 the surplus amounted to Rs. 7,52,917. This surplus varied from year to year and was dependent on expenditure incurred during the year.

TABLE 79

QUINQUENNIAL REVENUE EXPENSES AND SURPLUS OF FOREST FROM 1914-19 TO 1919-24

Circle	Revenue		Expenditure		Surplus		Difference
	1914-19	1919-24	1914-19	1919-24	1914-19	1919-24	
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Southern	23,37,900	26,81,230	15,85,451	20,73,584	7,52,449	6,51,646	-1,44,803

In the post-War period the forests had their share of trouble. Slackness for demand for timber, low prices and high cost of labour for extraction continued with the result that the arrears of work, according to the working plans could not be

carried out. There was also a curtailment in the demand for timber from the M.&S.M. Railway Co., which had begun to substitute coal for wood. There was an increase in the expenditure but that was due to an investment on works likely to yield more revenue later on, and in consequence of the demands from the G.I.P. Railway.

The average annual financial results for the two quinquennial periods are given in Table 79.

The increase in expenditure was largely due to revision in pay of all services, to the construction of roads and buildings, to increased departmental operations, to great rise in rates of labour and material, and to large amount of money spent on developing the forests.

The decrease in the surplus was misleading. The decrease was due not only to an increase in the working expenditure but also to an increase in the capital expenditure from revenue. This latter undoubtedly increased the value of the forest property which would result in greater returns in the future. The slump in trade, which immediately followed the short-lived post-war boom, had swept out of existence many a concern. "But the Forest Department in Bombay," wrote W. E. Copleston, Chief Conservator of Forests, Bombay Presidency, "has shown a handsome surplus all through which not all Provinces could show. With all this the management is more scientific than ever it was."

Though most of the symptoms of the previous year continued like low prices for timber, high cost of labour etc. the Southern Circle showed an increase of Rs. 2.1/3 lakhs in the gross revenue of 1924-25. By 1928-29 there was a marked improvement in the output of timber and fuel with a corresponding increase in value due to the improved market for fuel and teak pole coupes. Better prices were being also obtained for *hirda* and *skijekai* farms in Belgaum. To improve conditions still further there was a decrease in expenditure due to (a) reduction in engineering establishment, (b) general economy, (c) stoppage of all unprofitable exactions and (d) an end to departmental supply of fuel to the M.&S.M. Railway.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

The year witnessed experiments in the propagation of lac,¹ the spread of sandalwood plantations and improvement in communications. Regarding the last, the Conservator of Forests remarked that the provision granted for the maintenance and repair of roads was insufficient to meet the needs of the Circle. The state of the forest roads in Belgaum was very unsatisfactory. It was hoped to provide more funds for maintaining these essential communications in an efficient state of repair.

Table 80 gives revenue, expenditure and surplus every two years commencing from 1923-24 in the forests of the Southern Circle.

TABLE 80
BIENNIAL REVENUE EXPENDITURE AND SURPLUS OF FORESTS
FROM 1923-24 TO 1929-30

Years	Revenue		Expenditure		Surplus or Deficit
	Belgaum	Dharwar -Bijapur	Belgaum	Dharwar -Bijapur	
	Rs.	Rs.	Rs.	Rs.	Rs.
1923-24	4,99,661	1,55,620	2,70,260	78,496	+3,06,524
1925-26	2,78,021	1,88,268	1,10,592	73,820	+2,75,416
1927-28	2,50,540	2,42,694	1,16,235	85,116	+2,81,248
1929-30	3,05,094	2,76,619	1,09,775	98,689	+3,69,310

The general trade depression in 1930-31 made itself felt in the prices of sandalwood rather than in prices of ordinary forest produce. The revenue under that head showed a large decrease.² The acute depression in timber trade was made doubly so by the

¹ "Lac is described as being of a red-brown colour in the natural state. But when well dried and beaten to powder, the people would give it any colour they liked—black, red, grey, yellow, etc. Besides being used extensively as sealing wax, it has been employed for adorning and beautifying household furniture such as chests, cabinets, tables, bedsteads, etc. giving to the articles such lustre as no one at the time could imitate in Europe, especially upon a black ground." *Mandalato's Travels in Western India*, 1638-39, M. S. Commissariat, p. 17.

² The sale of sandalwood in 1928-29 and 1929-30 was valued at Rs. 1,64,834 and Rs. 1,67,155 respectively. In 1930-31 it was valued at Rs. 99,987 only.

Congress Civil Disobedience Movement.³ Non-sale of coupes and minor farm produce, boycott of timber sales at depots, low realization for timber auctions for coupes, minor produce farms, grass and grazing were largely the result of Congress activities. Table 81 on the output of major and minor forest produce at interval of every five years, commencing from 1921-22 to 1940-41 will give the reader a general idea of the output and its varying fortunes.

TABLE 81

QUINQUENNIAL OUTPUT OF MAJOR AND MINOR FOREST PRODUCE* IN THE SOUTHERN CIRCLE FROM 1921-22 TO 1940-41

Year	Major Produce Timber and fuel in thousands of C. ft.	Sandalwood Rs.	Minor Produce Bamboos, grass and others Rs.
1921-22	5,268	80,663	3,164
1925-26	1,281	82,794	14,283
1930-31	1,093	99,987	183
1935-36	617	1,22,160	103
1940-41	880	1,18,296†	4,522

* Inclusive of Kanara District.

† Estimated value of material extracted but not sold during the year.

We now hear of Forest *Panchayats*. These *Panchayats* were under the control of the Revenue Department. They were entrusted with planting new trees, clearing grazing grounds of thorny growth and generally improving the forests under their care. But the reports on their work, in the years that followed, are far from encouraging. There were 17 such forest *Panchayats* in the Southern Circle of which 13 were in the Kanara Division. There were also Forest Advisory Committees.⁴

³ The movement in Belgaum was more violent than elsewhere. 805 trees were felled and removed. Other cuttings on a large scale were carried out in Gokak and Gujnal ranges. *Forest Report*, 1930-31, p. 64.

⁴ "The Committee, it is hoped will supply a channel for the Department to explain its policy and the principles of forest management to the public. The grievances ventilated through the non-official members were of a general nature dealing with questions on which the Government had already given their decision." *Forest Report*, 1932-33.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

Sandalwood was an important item of revenue. In 1932 some small business in sandalwood was done direct with a London firm. It was hoped that this would develop. The average prices realized for sandalwood at Dharwar, the chief sandalwood depot in the Presidency, are compared with those obtained in Mysore and Madras in Table 82.

TABLE 82
PRICES FOR SANDALWOOD IN DHARWAR COMPARED
TO PRICES IN MYSORE AND MADRAS
(Average price in rupees per ton)

Year	Dharwar	Mysore	Madras
	Rs.	Rs.	Rs.
1933-34	968	843	896
1934-35	816	756	700
1935-36	776	—*	687

* Not communicated.

There was a steady decline in the prices of sandalwood since 1930-31. The average price realized from 1917-18 to 1929-30 in the Presidency was Rs. 1,322 per ton, based on total quantity sold. After that period the price progressively fell. Enquiry showed that apart from general trade depression, the main cause of the fall in prices was considered to be the serious competition of inferior Australian sandalwood with Indian sandalwood in the world markets including Indian, and the immunity from tariff restrictions which the former enjoyed in Empire markets as a result of concession made at the Imperial Economic Conference. The result was a serious fall in sandalwood revenue in the Presidency and other sandalwood growing tracts in India, which was bound to act as a check against the development of this valuable forest produce.

In 1934-35, although the net surplus was greater than that of the previous year, there was no appreciable improvement in the timber market. The heavy slump in the fuel market also continued. The only bright spot was the demand for sleepers by the M. & S.M. Railway Company. The constructional work in the railway indicated that their future requirements for

timber may increase. In spite of this trade depression, which continued till the outbreak of the second World War, the forests of the Karnatak always showed a surplus in their revenue (Table 83).

TABLE 83

REVENUE, EXPENDITURE AND SURPLUS OF FOREST PRODUCE
FROM 1930-31 TO 1939-40

Year	Revenue		Expenditure		Surplus or Deficit
	Belgaum	Dharwar -Bijapur	Belgaum	Dharwar -Bijapur	
	Rs.	Rs.	Rs.	Rs.	Rs.
1930-31	2,33,429	2,21,651	1,12,015	1,10,283	+2,30,936
1931-32	2,08,091	1,96,597	1,05,102	1,06,383	+1,91,841
1932-33	2,12,248	1,79,035	95,800	94,877	+1,95,266
1933-34	2,00,342	1,88,354	1,04,827	96,758	+1,80,579
1934-35	1,99,539	2,19,616	93,701	98,789	+2,20,515
1935-36	1,38,798	2,38,358	1,02,455	1,09,092	+2,07,905
1936-37	1,82,924	1,45,312	1,07,705	1,12,810	+1,04,452
1937-38	1,85,107	2,70,399	1,09,084	1,20,045	+1,98,056
1938-39	1,42,949	88,346	1,11,430	1,15,412	+ 4,277
1939-40	1,87,468	1,81,470	92,158	1,16,306	+1,58,131

It was the policy of the British Government to popularise the forests as much as possible among the people and especially the ryot. It was a practice to give rights, privileges and free grants to the ryot in the forest talukas. Grants of timber and other produce were given to the poor and deserving people for reconstruction and repair of their houses, huts and also for works of public utility such as temples, schools, *chavdis*, etc. Ryots in certain talukas were allowed to remove *anjan* leaves for fodder free of charge. Large forest areas were sometimes thrown open for cutting and removal of grass by the villagers.

A method by which the ryots were encouraged to cultivate forest land was known as *agri-cum-forestry* system. By this the cultivators got, rent-free, a patch of suitable virgin soil which by yielding them a satisfactory crop fully compensated them for their labour in raising and tending, alongside with

ECONOMIC LIFE IN THE BOMBAY KARNATAK

their crops, certain species of trees the seed for which were supplied by the Forest Department. There was not much original growth on such lands to yield enough material for burning and much of the cultivation was done without the use of fire. The term *agri-cum-forestry* was intended to convey the idea of *silvicultural operations in combination with agricultural ones*. When fire is used, it is equivalent to controlled *Kumri*, but when there is no facility for providing a burn both forms were practised and as it was not possible to differentiate between the two *agri-cum-forestry* was the term adopted. This system served to improve the lot of the poorer landless classes especially the Bhils, Mahars, Kokanis, Varlis, Thakurs, Katkaris and other similar tribes, and at the same time it proved beneficial to Government in that a considerable amount of necessary normal regeneration work was done free of cost.

The year 1936 marks the commencement of village uplift work. The necessity and importance of forests in relation to the day to day existence of the villagers and the scope of forest privilege rules were impressed upon their mind. The causes leading to and effects of denudation were pointed out. Attempts were made to bring home to them the fact that forests are a valuable national asset and are being managed by Government on scientific lines through the expert agency of the Forest Department, in the interest of the present and future generations.

For some time, prior to the close of the British rule, thought was being given to utilising the resources of the forests for the development of certain industries. In 1937-38 we learn that for the last two years, an industry for distillation of wood was being constantly thought of. The first attempt in 1935 failed because the merchant and the chemist who were given permission to start such an industry quarrelled. In 1936 Messrs. B. A. Naik and D. S. Shaligram who originated the proposal to start wood distillation in the forest of Gujnal range in the Belgaum District but failed to give it a concrete shape, formed themselves into a company styled "The Bharat Wood Distillation Factory". Government regranted the concession in the name of the Company. It was hoped that the enterprise would increase the demand for firewood and consequent improvement

in the price of fuel coupes. In 1937 a small plant was erected near Belgaum. It started work during the year, the quality of charcoal was stated to be good, but the market for other by-products of the distillation was very poor.⁵

Preliminary work was undertaken in connection with the introduction of charcoal manufacture on a large scale in the forests of the Southern Circle. A small batch of men from the coastal tracts of Kanara was collected and sent to Belgaum to learn the art. After sufficient training these men were to return to their own district to train others of their community. Side by side with this, attempts to develop charcoal manufacture on a large scale by mechanical process were also being made. It was expected in time to work up a large scale charcoal manufacture in the Circle. Suitable raw material was available and there were already two or three import inquiries for charcoal in large quantities.⁶

Sandalwood, already referred to as the main source of revenue was getting all necessary attention. With a view to ascertaining the reasons for poor girth increment of sandalwood in the Division, three test plots, with fifty selected sandalwood trees in each, were laid out in two different sandalwood localities in Khanapur Range. The trees in these plots were receiving different degrees of intensity of tending—drastic, normal and very slight.

The experimental sandalwood plantation raised in the year 1934 to 1936 in Nagargali in the Belgaum Division was in excellent condition; the growth was, however, too dense and there were insufficient hosts. The area was then split up into plots each to receive different treatment with respect to spacing and number and species of hosts.

In order to revive and assist the glass bangle industry at Ghodgari in the Belgaum District the grant of a fuel coupe at a concessional rate to the Kajgar Co-operative Industrial As-

⁵ "Apart from construction work, progress was far from satisfactory. Out of 44,000 C. ft. of wood less than 2,000 C. ft. of wood were put through the stills. The prospects of the industry are not at present hopeful, but it is perhaps early as yet to pass final judgment." *Forest Report, 1937-38.*

⁶ *Forest Report, 1937-38, p. 44.*

ECONOMIC LIFE IN THE BOMBAY KARNATAK

sociation Ltd. was given at the rate of Rs. 5 per acre. Its future aid depended upon the report of its progress by the Registrar of Co-operative Societies. In order to encourage the basket making industry, bamboos, at a concession rate of Rs. 3 per hundred instead of Rs. 3/8, were ordered to be supplied to such *medars* (basket-makers) of the Belgaum and Dharwar districts as were members of co-operative societies, provided the bamboos were not sold to outsiders. The British had slowly realized that the growth of cottage industries would help to surmount the growing poverty and unemployment in the land. Hence, wherever possible, the resources of the forests were tapped to give the necessary aid.

Forest lands in Belgaum and Bagalkot were being given out for breeding and poultry farm. At both places, 75 acres were given to the *Department of Agriculture* in connection with a scheme to improve the breed and the milking qualities of local buffaloes. Mechanical appliances for extraction of wood from the forests, easy means of transport, better communications all came in for their share of concentration. A variety of associations to train the ryot in forest industries, agricultural exhibitions, gun clubs (to rid the ryot of jungle pests like pigs, etc.) were a variety of means sought to educate and please the ryot. Forests are a national asset and the forests of the Karnatak were rich in untapped resources when the British left.

BOMBAY KARNATAK

IMPORTANT TOWNS
(1934)



CHAPTER VIII

DOMESTIC COMMERCE

EVERY TALUKA had weekly markets in certain villages or towns. All kinds of grain, garden produce and a variety of commodities constituted the normal demand and supply. Dealers flocked from all parts of the district to the nearest market place; barter was the more common form of trade, cash was seldom the means of exchange. When the British came they found that business was conducted with perfect order.¹ The exchange, rendered difficult by the number of coins, never created confusion.² The markets were controlled in the days of the Marathas by two officials. The one was called *Putun shetee* and the other *Agotee*. The former was to preserve order, settle disputes, punish fraud and witness important contracts. The latter watched weights and measures and supplied the correct weights to the traders. They were hereditary officers with landed endowments and a right (*huck*) to a handful (*phushee*) of grain from every basket on harvest with a trifling toll in kind from other articles. With the advent of the British they were deprived of all rights (*hucks*) and received only a regular fee.

It was impossible to ascertain the income from trade during these early years. There was an irregular system of collecting duties and no account was kept of the quantity and value of either imports or exports. Barter against agricultural produce was the basis of trade. Agricultural produce was exchanged for iron, copper, cloth and all manner of household commodities. Money played a minor part. Sometimes grain was disposed off for its money value in the Konkan from where all sorts of household commodities were brought.

Belgaum in 1822 is a fair example of the business activity of these early years. To Belgaum came salt from Goa; spices, coconuts, copra, betelnut from Malabar. From the Konkan came silk, cochineal, drugs, wheat, *ghee* etc; from Bellary *dhotis*

¹ Report of May 20, 1820.

² Ibid.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

and superior cloth, while neighbouring Dharwar exported to Belgaum oil-seeds, cotton, *javari* and other grains. Belgaum exported rice to Goa, some to Gokak and some cloth to Wari, Malwan, Rajapur, Meritch and Poona. Shortly after the advent of the British, much of this business activity and the prosperity of some of the towns began to disappear. This was attributed to the disappearance of the Native Court and its demands. All that had depended on the expenditure of the Court and its courtiers was gradually annihilated. Marshall wrote: "Even those who could still afford to purchase valuable goods were content with the cheaper sort; there were no occasions of show or inducement for men without office or trade to dress well; a greater number were even bereft of all means."³

the same pedestal as Hubli. Belgaum and Shahpur rivalled Hubli and Gokak. Their shops contained cloth, spices and all the necessities and luxuries of the cheaper kind with articles of European manufacture. *Saris* from Gadag and Betgerri, *cholis* and *dhoties* from Hubli and apparel of all kinds from the Madras Presidency were also to be found in these shops. Haveri needs special mention. It was the largest mart for the import of cardamoms and *supari* (betel-nut). It imported cardamoms worth Rs. 72,000 annually; and *supari* valued at three to four thousand rupees annually was exported to the Nizam's Dominions. *Sawkars* not only exported the produce of the districts but carried on an active exchange trade between Bellary and Mysore on the one side and Dharwar district and Kanara on the other.

The annual trade at this time in Ranibennur, in Dharwar district, was estimated at two lakhs and of Byadgi at ninety thousand rupees. The most important articles of trade were cotton, silk stuffs and *Kumlies*. Gokak exported its inferior *saris* to the Bombay markets. They were also sent inland to Belgaum, Sangli and Meritch. The annual export of manufactured cotton was estimated at 700 bullock loads. In 1849, Wingate estimated the trade of Gokak at Rs. 1,05,000. On an average 1,500 bullocks laden with salt, cloth and grain (from the plain talukas to the east and south east) came to the weekly bazars held in Belgaum. Salt was often imported in exchange for wheat. Most of the exports, besides cotton, was agricultural produce like chillies, rice, *gur*, sugar, oil and oil seeds westward to the coast. Sugar was exported to Kumta for the Bombay market. In these days all export found outlet via the Kanara ports, the most famous of which were Kumta, Karwar and Honavar. There was no rail connection with Bombay. Inland trade plied along difficult routes to various market towns in the Bombay Deccan and Konkan.

The passage to Kanara and the Konkan was by narrow roads and passes that pierced the almost impenetrable range of the Ghats at a few places. No proper record, as previously mentioned, was ever kept of the transit of goods. To form a quantitative analysis of the export and import of commodities.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

and superior cloth, while neighbouring Dharwar exported to Belgaum oil-seeds, cotton, *javari* and other grains. Belgaum exported rice to Goa, some to Gokak and some cloth to Wari, Malwan, Rajapur, Meritch and Poona. Shortly after the advent of the British, much of this business activity and the prosperity of some of the towns began to disappear. This was attributed to the disappearance of the Native Court and its demands. All that had depended on the expenditure of the Court and its courtiers was gradually annihilated. Marshall wrote: "Even those who could still afford to purchase valuable goods were content with the cheaper sort; there were no occasions of show or inducement for men without office or trade to dress well; a greater number were even bereft of all means."¹

Let us see the Karnatak at the commencement of the New Land Survey during the forties and after in the nineteenth century. The Karnatak was famous for its cloth manufacture. Bundles of thread were sold at many places by the villagers to obtain money for the purchase of weekly supplies. Many earned their living by weaving cloth. Among grains *javari* had a considerable sale in all markets. Wheat was the export of importance next to cotton. Cotton and wheat were both paid for in cash and helped the ryot to pay the assessment. There was considerable traffic between the border talukas and Goa. Wealthy *sowkars* sent most of the cotton grown in the districts to the coast, especially to the port of Kumta in Kanara. The Kumta *sawkars* sent agents to purchase cotton for them. The export of cotton was the most important business activity of this region.

We may mention a few important centres of trade during this time. Hubli was one of the most flourishing towns in the Karnatak in 1844. It grew with the times both in size and population even under the British. The trade chiefly consisted in cotton fabrics manufactured in the town itself. It possessed, because of thriving trade, well-established banking houses and trading firms. Gadag, Betgerri, Haveri, Sawanur and others were also large bazar towns. Dhundshi was a great mart for cotton, rice and sugar of the plain villages. Gokak stood on

¹ *Statistical Report*, 1822, Marshall, p. 150.

the same pedestal as Hubli. Belgaum and Shahpur rivalled Hubli and Gokak. Their shops contained cloth, spices and all the necessities and luxuries of the cheaper kind with articles of European manufacture. *Saris* from Gadag and Betgerri, *cholis* and *dhoties* from Hubli and apparel of all kinds from the Madras Presidency were also to be found in these shops. Haveri needs special mention. It was the largest mart for the import of cardamoms and *supari* (betel-nut). It imported cardamoms worth Rs. 72,000 annually; and *supari* valued at three to four thousand rupees annually was exported to the Nizam's Dominions. *Sawkars* not only exported the produce of the districts but carried on an active exchange trade between Bellary and Mysore on the one side and Dharwar district and Kanara on the other.

The annual trade at this time in Ranibennur, in Dharwar district, was estimated at two lakhs and of Byadgi at ninety thousand rupees. The most important articles of trade were cotton, silk stuffs and *Kumlies*. Gokak exported its inferior *saris* to the Bombay markets. They were also sent inland to Belgaum, Sangli and Meritch. The annual export of manufactured cotton was estimated at 700 bullock loads. In 1849, Wingate estimated the trade of Gokak at Rs. 1,05,000. On an average 1,500 bullocks laden with salt, cloth and grain (from the plain talukas to the east and south east) came to the weekly bazars held in Belgaum. Salt was often imported in exchange for wheat. Most of the exports, besides cotton, was agricultural produce like chillies, rice, *gur*, sugar, oil and oil seeds westward to the coast. Sugar was exported to Kumta for the Bombay market. In these days all export found outlet via the Kanara ports, the most famous of which were Kumta, Karwar and Honavar. There was no rail connection with Bombay. Inland trade plied along difficult routes to various market towns in the Bombay Deccan and Konkan.

The passage to Kanara and the Konkan was by narrow roads and passes that pierced the almost impenetrable range of the Ghats at a few places. No proper record, as previously mentioned, was ever kept of the transit of goods. To form a quantitative analysis of the export and import of commodities.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

for any region in Western India in the days of the Peshwa, or even in the early years of the British rule, is impossible. At best, as already shown, one can give an idea of the commodities for sale, those for exports and the imports received by the market towns of the region. It is a picture of commercial activity supported by scattered statistical data. The difficulty for a proper statistical data is increased by the principle of barter which ruled most commercial transactions of these early years. Yet the system of barter was, perhaps, the main protection against confusion that was likely to overtake commercial exchange in a monetary world flooded by innumerable coins of a variety of denominations. In these early years of the British rule limited demands presented a narrow field for the forces of trade.

The leading traders in the Karnatak are Lingayats, Brahmins and Musalmans. Of these, the Lingayats are by far the largest and richest class; the Musalmans are few and seldom rich. In the seventies we hear of money-lenders, cloth merchants, cotton brokers and dealers in all kinds of imported grains. Large traders had a capital of over two lakhs, who besides lending money, traded largely in cotton, Europe and Bombay machine-spun yarn, silk, and cotton cloth of a variety of colours and kind. We hear of a few European firms in Dharwar and quite a number of Joint Stock Companies in the towns of Dharwar, Belgaum, Hubli, etc. The Karnatak throbbed with commercial activity as in recent times. But these were the years when want of communications kept down the prices of all necessities so that if no large fortunes were made neither were any great losses sustained.

But a subtle change was being wrought ever since the famine of 1876-77. Before the famine the possession of capital, gained during the American Civil War (1862-65), was widespread. The labourers also partook of the general prosperity. This state of things was changed by the famine. Capital now centred in a few hands, and even the landholders were impoverished to the extent that quite a number of them swelled the ranks of field-labourers. The tendency for capital to accumulate in the hands of the few had begun.

DOMESTIC COMMERCE

The eighties show Hubli, Gadag, Byadgi, Haveri and Dhundshi as still the most important marts in the Dharwar district. Hubli has already been shown as the chief centre of trade in the Karnatak. As far back as the seventeenth century there was an English factory there which was in communication with the factory at Karwar, from which place an extensive export of cloth was carried on, in the manufacture of which it was stated that fifty thousand people were employed, "no place in India being more celebrated for fine muslins". Hubli was, even in 1880, the centre of a great weaving population. Between Poona and Bangalore, Hubli was the largest town, and was the only place, except Shahpur and Bagalkot, on which a *hundi* could a few years back be obtained at Bombay. Dharwar, Gadag, Haveri and Dhundshi were marts where external trade was carried on to a considerable extent. Haveri continued as a great centre of cardamom trade. No cardamoms were supposed to acquire their full value till they were soaked in the water of a certain well at Haveri, to which place the cardamoms were brought from a considerable distance. Dhundshi was, we knew, an entrepot of trade between the country to the east and the coast. The general line of export from Dhundshi was both to the coast and to the north and east. Gadag and Byadgi were important cotton centres. Byadgi was a very important entrepot of trade between the coast and the interior. It was situated in the Ranibennur taluka where cotton was the largest and the most valuable export of this part of the country. There were about 35,000 acres ordinarily under cotton cultivation in this tract. The gross produce gave Rs. 6,80,000 in 1878 as the value of cloth which was nearly three and a half times the whole land revenue of the taluka, and this from one-sixth of the total area occupied. Cotton, moreover, was not the only product exported—grain, coconuts, oilseeds, sugar and arecanuts were all valuable articles of produce of which the larger portion was grown for exports. The wealth of the Karnatak was its trade in cotton.

Belgaum continued as the most important centre of trade between the coast and the interior. Bailhongal, Nandgad, Nipani were of lesser note; while Gokak continued to export its cot-

ECONOMIC LIFE IN THE BOMBAY KARNATAK

ton goods to the Konkan on pack-bullocks and ponies. Bijapur was the only trade centre in the Bijapur district. The town had little trade and few manufactures. By 1870 the town had risen a little—a decent bazar of small extent, with neatly arranged shops, had been built and occupied, and presented some life and order among the surrounding ruins. There were small bazars at several villages in and near Bijapur resorted to by the people for the barter of their produce. Bijapur itself was the only place deserving the name of a market town. Bagalkot, Kaladgi, Malingpur and Jamkhandi were all places with considerable trade in agricultural produce. The means of communications between the market towns were very limited. One line of cleared road intersected the district from north to south—that from Hubli to Sholapur—by which coconuts, *supari* and cotton cloth, the produce of Dharwar district and of North Kanara, were conveyed in large quantities to Barsi and the districts beyond. This road was not in direction a line of export for the produce of Bijapur, but was of advantage to it in only so far as the traffic on it brought some demand for grain and fodder.

The weekly markets, as of yore, were held in the middle of the town or village. They were both distributing and gathering centres. The chief articles traded in had always been *javari*, *bajri*, rice, wheat, gram, sugar, *ghee*, oil, spices, *supari*, fruits and vegetables. Besides this agricultural produce one could buy *dhotis*, *saris*, *pasodis*, *cholis*, turbans, blankets and yarn.

The introduction of railway about this time did not only affect the progress of trade but influenced the life of the people as a whole. In former times, when means of communication were entirely insufficient, a good harvest produced a local glut; even the production of a very small quantity above the local needs reduced prices out of all proportion, as there was no means of removing the surplus of such bulky and low priced products as ordinary food grains. This partly accounts for the low prices, during the first few decades of British rule. After the ryot had retained enough for his own consumption, he was obliged to sell his surplus at whatever price he could get to meet the Government demand. All were sellers at the same time; there was little export, and the local grain dealers could

dictate their own terms. Circumstances then changed—means of transport were brought within 15 to 40 miles of all the villages, and anything like utter depreciation in value was rendered an impossibility.

TABLE 84

PRICE OF JAVARI IN BIJAPUR FOR EACH DECADE

<i>Years</i>	<i>Seers per rupee</i>
1843 to 1853	74.9
1853 to 1863	41.9
1863 to 1873	26.9

Another factor that stimulated trade was the Suez Canal. Since the opening of the canal, a trade with Europe in wheat had sprung up. In 1875, ten thousand tons of wheat were exported from Bombay to Europe while a tenth of that amount formed the export of the preceding year. The speed of transit of the canal route alone rendered the export of wheat from India to Europe possible. Karnatak with its large output of wheat could be eligible for foreign export provided the local demand did not enhance the price too much, and if the cost of carriage to Bombay did not absorb too large a portion of the value.

The introduction of the railway accelerated the export of cotton to Bombay and elsewhere. In 1885-86 the cotton trade on the Southern Maratha Railway increased during the year from 67,000 to 2,59,000 maunds or about four times. Of these, exports to Bombay amounted to 2,03,000 maunds while 56,000 maunds went to Madras which was a new feature in trade during that year. With the years, the trade in cotton grew till in 1903-04 we learn that the Southern Maratha Railway 'was unable to cope with the goods traffic'. Not only did the trade in cotton gain by the railway but the export of grains and import of all sorts of commodities, by this rapid means of communication, effected an immense change in the life of the ryot. The fear of famine ceased, and the glut in local markets by overproduction ended, bringing in its train stability in prices.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

An equable distribution of economic goods became a possibility.

If we take the taluka of Chikodi in the Belgaum district in 1886 we have a fair idea of commercial activity in the Karnatak at the close of the nineteenth century. Conditions may vary from taluka to taluka but what is found in Chikodi may, with slight variations, be found elsewhere in the Karnatak. The weaving activity of the people continued and whatever cotton was not consumed in the taluka was sent to the west coast. Jaggery, hemp, tobacco, chillies, garlic, earthnuts and coarse cloth were likewise exported. Tobacco was sent to Poona; jaggery, tobacco and chillies to Kaladgi and Athni; while to the southern markets of Belgaum, Dharwar, Hubli were despatched, besides the above products, safflower seeds, grain, *bajri* and oil. The wants of the taluka for extraneous produce were supplied by the importation of *areca-nuts*, pepper and cardomoms from Sirsi; rice from Dhundshi and Hubli; wearing apparel and bamboos from Belgaum and Haliyal; various articles used in dyeing from Sholapur, indigo from Bellary; while from the west coast came sugar, coconuts, spices and condiments, cloth of English manufacture, brass and copper utensils, salt, kerosine, colouring material, paper and many other necessities not produced in the district. The export of tobacco was very large. The tobacco of the northern and north-western portions of the Belgaum district was considered the best of its kind, and covered every year a large area of the best soils. Chillies were also a very important article of export. Earthnuts were increasing in value as a crop for export, and were to some extent displacing tobacco in the villages to the north of Nipani, an important mart of the Chikodi taluka.

Nipani, Sankeshwar and Hongal were important cattle marts. Cotton carts returning from the coast brought to the Karnatak districts coconuts, salt, salted fish, oil, spices, metal as well as Bombay manufactured thread and cloth. The yarn was used in the manufacture of superior wearing apparel and the cloth was largely disposed of in markets. There was much trade between Jamkhandi, Mudhol, Bijapur, Bagalkot and the coast via Athni. The town of Athni was a commercial centre of much importance. A railway station was being contemplated at

Meritch at the close of the century. It was felt that the effect would be beneficial and it would accelerate the stream of traffic westwards. Villagers came from all quarters to the Belgaum-Shahpur market. The town of Guledgud was the only market of importance in the Badami taluka in Bijapur district. Its importance, as in the past, was chiefly due to the local manufacture of *cholis* or women's bodices. It was one of the greatest weaving centres in Bijapur district. Its manufactured goods found ready sale and were largely exported, the coarser varieties to the Western coast, the finer to Sholapur, Athni, Meritch, Poona, etc. Bagalkot, we are told, had weekly sales amounting upwards of Rs. 50,000 and Kaladgi to about half that amount. It exported cotton to Vengurla in the Konkan, Kumta in Kanara and Sholapur in the Deccan.

As the century drew to a close, the effect of the railway became more pronounced. Most of the product of the region, prior to building of the railway, found its way to the ports of Kanara and the Konkan. The journey, for example, to Kumta, took 8 days each way and the hire of a country cart for it was about Rs. 15. In 1883-84 the branch railway through Ron taluka was opened. Next year the main line to Hubli was started and some years later, the Poona-Londa line. With the opening of the railway, direct trade with the Konkan and Kanara ceased. Most of the cotton was taken to Hubli. Cotton was exported and so were most of the wheat and oilseeds.

With the coming of the railway, Hubli became a very important centre for the export of cotton and wheat. During the busy season, March to May, two to three hundred carts laden with cotton arrived daily at the cotton market, and throughout the year, a certain amount continued to be imported, cleaned, pressed and exported. Part of the cotton continued to come by road. It was bought by cultivators in their own or hired carts or was sent by sub-agents, brokers or small independent dealers. Cotton was, as it was of old, the most important item of trade. Next in importance, though the trade therein falls by a long way short of that in cotton, was wheat.

It may be interesting to notice what proportion of the quantities marketed were brought to Hubli by rail. According to

ECONOMIC LIFE IN THE BOMBAY KARNATAK

figures supplied by the Audit Department of the Railway Company, quantities of cotton and wheat imported into Hubli by rail in 1894-95 and 1902 were:

<i>Year</i>	<i>Rate Cotton in tons</i>	<i>Wheat in tons</i>
1894-95	7,302	270
1902	15,274	98

The total quantity of wheat that came by rail was insignificant. Cotton represented for the most part seed cotton and hence it weighed so much. The annual average of 10 years (1892-1902) of cotton pressed in Hubli was 45,924.7 bales.* This may be taken as the annual average of cotton exported to Bombay and Ahmedabad Mills. The quantity used locally by the spinning mills, and exported out of Hubli unpressed amounted annually to about 5,000 bales.

The annual local consumption of wheat was from 1,000 to 1,500 tons. The quantity exported to Bombay varied from year to year. Colonel Anderson in his first revision settlement report wrote that there was little trade in wheat from this part of the district beyond local trade, "the cotton trade" he said, "absorbing the whole of the carrying power of the country." One consequence of the extension of railway was the revival of the export trade in wheat which was now brought to Hubli for export, to Europe via Bombay, or in certain years to other parts of India where prices were high.

In other parts of the Dharwar district, in the Karajgi taluka, the railway had changed the route and lessened the cost of transport, thus raising the price on a par with those in Bombay. There was also a distinct rise in the export of *javari*. Merchants bought the grain wherever procurable and sent it by rail to Hubli, Belgaum and other places. Hence the ryot did and could dispose off at once his surplus produce, undisturbed by fear of subsequent scarcity, at a price made and kept reasonable by the railway; and practically all that was not required for local consumption left the taluka by rail.

The rapid advance in prosperity made by Gadag and

*According to Agents of West's Patent Press Co.

DOMESTIC COMMERCE

Betegiri since the opening of the railway is well illustrated by the figure given in Table 85.

TABLE 85
INDICES OF PROSPERITY AT GADAG AND BETEGIRI

Years	Annual Average receipts from		Total municipal income
	Octroi	House tax	
	Rs.	Rs.	Rs.
1880-85	7,558	4,263	15,273
1900-05	13,657	7,329	42,658
Increase per cent	80.6	71.9	179.3

With all allowance made for improvement in administration the increase showed an advance, which for the period of 20 years is quite extraordinary.

TABLE 86
THE RAIL-BORNE TRADE AT GADAG

Station		Annual Average Exports and Imports during		
		1884-85 to 1888-89 (in Tons)	1899 to 1903 (in Tons)	Increase or decrease per cent
Gadag	Exports	13,557	22,273	+64.8
	Imports	21,590.8	31,609.6	+46.4

The principal export trade was of coarse cotton; wheat and oilseeds were also important exports but much less so than cotton. Between the year 1896 and 1904 Gadag exported on an average 4,098 tons of cotton; the local consumption and export of wheat within India was estimated at 906 tons while export to Europe was 1,350 tons. It was apparent from these figures that as a trade centre Gadag controlled a little over half the extent of cotton and wheat producing land that is commanded by Hubli,⁵ an inference that is substantiated by enquiry in different parts of the district.

⁵The trade in cotton at Hubli during a similar period (1895 to 1903)

ECONOMIC LIFE IN THE BOMBAY KARNATAK

We know Athni to have been an important centre of trade between Bijapur on the east and Nipani and the Konkan on the west. This trade was now diverted owing to the preferential rates given by the Southern Maratha Railway and there was very little trade between Athni and Bijapur. The loss to Athni could be gauged from the octroi receipts of the municipality which decreased from Rs. 11,703 in 1894-95 to Rs 4,131 in 1912-13. The Bankapur taluka in Dharwar district also suffered the same fate. Thirty years ago cotton was exported chiefly to the coast, and most of the other products either to the coast or to Hubli and the other towns in the east. But by 1915 the whole of the produce of the taluka went by road to Hubli whence it was exported by rail. The old trade route to the coastal towns of Kanara district were entirely abandoned in favour of the direct rail route from Hubli to Marmagoa and Bombay. Hungal also lost its importance to Byadgi, Haveri and Ranibennur which were near the railway. Even Dharwar was gradually overshadowed by Hubli. It became a centre of local trade with its population of 30,000 souls in 1912.

Byadgi became the chief trade centre of a large tract consisting of parts of Mysore and Kanara and Kod and Ranibennur talukas of the Dharwar district. The chief products of these regions, viz. betelnut, pepper, jaggery and chillies were brought in large quantities to Byadgi for sale to wholesale traders or their agents, who again exported them to Bellary, Bijapur, Bagalkot, Hubli, Sholapur and other more distant places. For-

was as follows:

<i>Average Arrivals in tons</i>	<i>Average Exports in tons</i>
7,980	7,160

and that in wheat as follows:

<i>Average</i>	<i>Average consumed locally or exported to markets within India (1897-1903)</i>	<i>Average exports out of India (1896-1903)</i>
<i>Tons</i> 4,000	<i>Tons</i> 2,243	<i>Tons</i> 1,450

merly the trade in betelnut used to go to Haveri, but since the construction of the railway, it came to Byadgi. Besides being an export centre for the products of the tracts mentioned, the railway also made Byadgi an important import centre for their wants. Thus a large wholesale trade was done in yarn, cloth of various kinds, oil, grain and groceries, which were brought by traders from distant places and sold at Byadgi to local merchants. Local merchants estimated that on the retail bazar days each week, sales to the value of about Rs. 8,000 took place; and on the wholesale days each week there were sales to the value of about Rs. 40,000 to Rs. 50,000. Of the latter amount, jaggery, chillies and betelnut account for Rs. 25,000 or Rs. 30,000; and cattle Rs. 2,000. The *Mamlatdar* estimated a turnover of about Rs. 6 lakhs. The *Gazetteer* devoted only two sentences to Byadgi as a trade centre in 1882 and said nothing very definite—facts which showed that it could not then have been the important emporium it was now. By all accounts it prospered greatly since the opening of the railway, trade having become centralised there. The railway had rendered the storage of food crops unnecessary, had steadied prices at a reasonable level, had made easy the prompt disposal of surplus produce, and had increased the demand for certain local products.

Ranibennur was the centre of the cotton trade of the taluka, and besides, had a fair amount of trade in grain, hides, cattle and sheep, groceries, yarn and cloth. Local merchants said that since the opening of the railway the export in particular, of lemons, *pan* and hides to Bombay and other places, had greatly increased. Haveri continued as a centre of wholesale trade in cardamoms and pepper. The cardamom trade was still important. The cardamoms were exported to Bombay, Hyderabad, Delhi, Agra and other places. But Haveri's hold on the trade was much less secure than formerly. The yearly export of betelnuts from Haveri in 1884 was estimated at Rs. 1,00,000 to Rs. 1,20,000. Now the trade was insignificant. Wholesale trade in pepper had disappeared. Dhundshi in Bankapur taluka had still a considerable trade in rice. Cotton and wheat of these regions, as in other places, went to Hubli which lay

ECONOMIC LIFE IN THE BOMBAY KARNATAK

at a short distance from Bankapur taluka. The value of raw silk imported annually into Hubli about this time was estimated at Rs. 40,000.

Shortly before and during the War, Belgaum grew in importance as a market for grain and sugar. Belgaum station received from Alnavar alone 148,000 maunds of grain—mostly rice—in 1910-11 and 37,000 maunds in 1915-16; it exported 58,000 maunds in 1910-11 and 1,20,000 in 1915-16. Most of this went north to Gokak and Hukeri. 21,000 maunds of sugar were exported in 1910-11 and 35,000 in 1915-16, chiefly to Dharwar, Bijapur and Goa. There was also a considerable trade in *harda* or myrabolams of which some 23,000 maunds were sent annually by rail to Marmagao. Bailhongal grew in importance after the war to such an extent that the total value of its trade was estimated at about Rs. 20 lakhs a year, of which 13 lakhs was accounted by the export of cotton. *Ghee* and hides which went to Belgaum came next in importance among exports. The trade in grain, almost entirely local, amounted to about Rs. 60,000. Onions valued at thousands of rupees were sent to Bagalkot and Bijapur. The value of cloth sold was said to be Rs. 1,50,000 and half of it was made on the looms in the taluka (Sampgaon), the rest being of European manufacture. The taluka also exported *ghee* estimated at Rs. 2,00,000 annually. It went to Belgaum and by rail to Bombay.

Gokak still retained its importance as a trade centre. In the post-war years its most important export was jaggery. Jaggery valued at Rs. 50,000 per annum was exported. Most of the cotton was sent to the Gokak Fall Mills; some went to Athni and some to Bagalkot. The rail-borne exports of the taluka were sent from Gokak Road station. The main exports were grain, twist and yarn and tobacco. Most of the grain exported was wheat. The twist and yarn (about 62,000 maunds) was the product of the Gokak Mills. Chinese silk sent to Gokak was dyed and sent to Bombay. A large number of *saris* were woven in Gokak and sent to surrounding markets.

Nipani and Sankeshwar were the chief markets for the products of the *desh* country, for those of the Konkan and the talukas immediately above the ghats. Here was an example

of some markets retaining their importance though out of the reach of the railway. This was due to their being situated in the midst of a rich tract of country which produced *gur*, tobacco and groundnut—all money products. The railway had not seriously affected their pre-eminence as local markets. Not only had they trade connections and money to finance the crops, but the villages which produced most of the exports were near them, whereas the eastern talukas, where the railway ran, were comparatively unproductive. The exports destined for Bombay used to go down to the coast.

Soon the importance of Nipani and Sankeshwar struck the railway authorities. It was to capture their trade that the Southern Maratha Railway Company opened out-stations at Nipani and Sankeshwar and soon nothing went to the coast by road. The railway company also crippled long distance cart traffic eastwards by offering preferential rates between stations in Chikodi and those in Bijapur.

The great bulk of the export from Nipani went to Bombay via Kolhapur; exports to places south and east of Chikodi went to Chikodi Road station. The chief exports from Nipani through the out-station from 1908 were:

<i>Products</i>	<i>Railway Maunds</i>	<i>Approximate value</i>
		<i>Rs.</i>
Tobacco*	48,181	9,90,000
Groundnuts	22,481	1,20,000

* The only other crop to which we would like to refer is tobacco. The two principal centres for the sale of this crop are Nadiad in Gujerat and Nipani in the Karnatak.

It is estimated that the annual tobacco sales in Nipani alone amount to about Rs. 75 lakhs. Growers in this area often sell their standing crop to petty traders. When the crop is ready the leaves are dried and taken to the traders at the temporary sheds erected by the latter. In these sheds, the tobacco is cured and converted into *jarda*, the form in which it is exported. Some traders take uncured tobacco to the Nipani market, sell it there. . . . When *jarda* is sold through commission agents, traders have to allow them credit for 45 days. If cash is demanded by the cultivator, a discount of 4 per cent is charged." *Bombay Provincial Banking Enquiry Committee*, 1929-30, Vol. I, Chap. VII, pp. 103, 104.

DOMESTIC COMMERCE

taluka in 1903 were valued at Rs. 2,93,297 and Rs. 3,83,278 respectively.

Cotton to the extent of 30,000 maunds was exported from Bagewadi and Mudebihal. From Guledgud 40 or 50 bales of bodices were dispatched daily to all parts of the Presidency and Central India. The contacts which the railway brought to this region can be learnt from the imports that poured into the district. Rice came from Bezvada, grain and wheat from Navalgund taluka, coconuts from Goa and Madgaon, *gur* from Nipani and Mysore, betel and chillies from Byadgi, twist from Bombay and Sholapur, silk from Bengal. In another quarter came timber from Kanara, rice from the paddy fields of Madras, yarn from the mills of Lancashire, Bombay and Sholapur, groceries and betel from Byadgi and cloth from Bombay. The produce of even the adjacent parts of the Nizam's territories, notwithstanding the heavy export duties, found their way to markets in the Bijapur district. Among the lesser known trade centres may be mentioned Almel and Moratgi in the Sindgi taluka and Ilkal and Amingad in the Hungund taluka. Almel and Moratgi were responsible for the export of cotton; Amingad was the best cattle market in the district while Ilkal, once a great weaving centre, was losing its importance to Bagalkot ever since the railways came in.

Bagalkot stood in the same relation to the southern talukas of the Bijapur district as Hubli did to the Northern and Western parts of Dharwar. Bagalkot was the great market between Gadag on the south, Bijapur on the north; in the east and west, it had no rivals, not at least nearer than Hubli. Its position was peculiarly fortunate; it was approachable by a good network of roads. It had a good water supply and a

TABLE 87
SOURCES OF INCOME OF BAGALKOT MUNICIPALITY

<i>Periods</i>	<i>Octroi</i>	<i>House tax</i>	<i>Other</i>	<i>Total</i>
	<i>Rs.</i>	<i>Rs.</i>	<i>Rs.</i>	<i>Rs.</i>
1884-1888	9,688	2,904	2,323	14,915
1897-1901	13,075	4,593	6,540	24,208
1910-1914	17,753	5,926	16,716	40,395

ECONOMIC LIFE IN THE BOMBAY KARNATAK

Nipani was not a market for *gur*. From the north and west of Chikodi, *gur* was taken for sale to Kolhapur. Four thousand maunds of *gur* was exported in a year from Chikodi Road station. *Pan* was the chief export from Chikodi itself. The *Pan* exported in one year (1919) was worth about Rs. 60,000. Hukeri, Yamkanmardi, Bagewadi and Pachapur were lesser known markets. Even a lesser known market like Pachapur exported chillies, cotton, tobacco, sesamum and *ghee* estimated at Rs. 70,000 per annum. Bagewadi acted as a collecting centre for sugar. Yamkanmardi was known as a weaving centre rather than a market; while Hukeri exported groundnuts, chillies and hemp in large quantities.*

Finally, turning to the Bijapur district, we learn, that the corn trade at Bijapur was probably the largest in the district and the cotton trade next only to that of Bagalkot. Since the headquarters of the district were transferred from Kaladgi to Bijapur in 1885, and the Southern Maratha Railway was started in 1884 this old capital of the Adil Pashas had been steadily rising in importance. It had more than doubled its population from 11,400 in 1881 to 23,800 in 1901. Its ruins were no more surrounded by a jungle of prickly pear. Factories reared aloft their chimneys from the former abode of the boars and the wolves. The commercial activity of the Bijapur mart can be seen from the rise in the average weekly sales; in 1888 goods estimated at Rs. 10,100 were sold; while in 1903, the sales had risen to Rs. 55,950. The briskness or slackness of trade in Bijapur affected directly the trade of Bagewadi, Sindgi and parts of Indi, Muddebihal and the adjacent Nizam's territories. The chief exports of this region were cotton, wheat, oilseeds, *bajri*, *javari*, grain and blankets. Some traders from Jath also came to buy wool. The chief imports were groceries, including salt, sugar and clothes. The imports and exports into Bijapur

* Commodities	Railway maunds
Groundnuts	25,726
Chillies	8,215
Hemp	6,776

DOMESTIC COMMERCE

taluka in 1903 were valued at Rs. 2,93,297 and Rs. 3,83,278 respectively.

Cotton to the extent of 30,000 maunds was exported from Bagewadi and Mudebihal. From Guledgud 40 or 50 bales of bodices were dispatched daily to all parts of the Presidency and Central India. The contacts which the railway brought to this region can be learnt from the imports that poured into the district. Rice came from Bezvada, grain and wheat from Navalgund taluka, coconuts from Goa and Madgaon, *gur* from Nipani and Mysore, betel and chillies from Byadgi, twist from Bombay and Sholapur, silk from Bengal. In another quarter came timber from Kanara, rice from the paddy fields of Madras, yarn from the mills of Lancashire, Bombay and Sholapur, groceries and betel from Byadgi and cloth from Bombay. The produce of even the adjacent parts of the Nizam's territories, notwithstanding the heavy export duties, found their way to markets in the Bijapur district. Among the lesser known trade centres may be mentioned Almel and Moratgi in the Sindgi taluka and Ilkal and Amingad in the Hungund taluka. Almel and Moratgi were responsible for the export of cotton; Amingad was the best cattle market in the district while Ilkal, once a great weaving centre, was losing its importance to Bagalkot ever since the railways came in.

Bagalkot stood in the same relation to the southern talukas of the Bijapur district as Hubli did to the Northern and Western parts of Dharwar. Bagalkot was the great market between Gadag on the south, Bijapur on the north; in the east and west, it had no rivals, not at least nearer than Hubli. Its position was peculiarly fortunate; it was approachable by a good network of roads. It had a good water supply and a

TABLE 87
SOURCES OF INCOME OF BAGALKOT MUNICIPALITY

Periods	Octroi	House tax	Other	Total
	Rs.	Rs.	Rs.	Rs.
1884-1888	9,688	2,904	2,323	14,915
1897-1901	13,075	4,593	6,540	24,208
1910-1914	17,753	5,926	16,716	40,395

ECONOMIC LIFE IN THE BOMBAY KARNATAK

railway station. It was as important as Bijapur and had successfully captured the trade of Guledgud and most of the northern villages of the Badami taluka. According to the Audit Department of the M.&S.M. Railway, the exports from Bagalkot had increased by 64 per cent between 1895 and 1912, but the railway authorities could not give the details of the commodities handled. A further proof of the expansion of trade could be obtained by a study of the income of the Bagalkot municipality (Table 87).

In considering these statistics it must be borne in mind that the schedules for octroi and house tax had no doubt been revised and some fresh imposts had been levied but these could not explain away the rise of 66 per cent which had occurred between the last two periods under comparison. Besides, the receipts from municipal tolls were double than those fifteen years ago.

In 1913 over a lakh of maunds of cotton (cleaned) left Bagalkot station for Bombay and Sholapur. This, we are told, was about the average, as the toll receipts of the town which were levied chiefly on cotton carts had been steady since 1910. The export of foodgrains chiefly to Bellary and Sholapur reached the total of 77,000 maunds, to which wheat only contributed 2,600 maunds. The oil seeds exported were 74,000 maunds chiefly linseed and sesamum.

The chief imports were rice—43,000 maunds from Bezwada and Guntur; less than half of this was consumed in Bagalkot town, some 26,000 maunds was sent to Bilgi Petha, Muddebihal and Hungund talukas and Mudhol State. In a similar manner sugar, jaggery, salt and groceries of all sorts were received by rail from Nipani, Bombay and the Konkan but re-exported by road over the area above mentioned.

There is no necessity to elaborate the point. It is perfectly obvious what a great assistance the railway was to the merchants all over the Karnatak. The Bagalkot merchants and their commercial activity may be typical of business conditions in the Karnatak on the advent of the railway. They handled nearly all trade right up to Mudhol, and not a little of Badami. Inside their own taluka their control was absolute, as only a

very small portion of cotton and oilseeds of the remote parts were sent to Bijapur and Jamkhandi. Their capital was mainly their own. Apart from grain and cotton, they had a large interest in gold, silver and brass pots. The silk trade was perhaps declining; formerly Bagalkot had almost a monopoly of the silk supply to the weavers of the district. The Lingayats and Bhatias were the most prosperous traders in the town; the latter generally came only for the cotton season.

None of the Karnatak fairs are on so large a scale as those held in Khandesh or at Pandharpur in Sholapur. These gatherings were far too small to have much trade importance. Most of these fairs are held in honour of a deity or a saint. Small yearly fairs called *jatras* are held all over the country. The chief articles sold at such fairs are clothes, carpets, copper, brass and iron vessels, toys, sugar, rice, pulses, sweetmeats, flowers, fruits, perfumes etc. Fairs became centres for the sale of local goods. Quite a few of them were attended by people from outside the district to such an extent that the town was constituted a temporary municipality at the time of the occurrence of the fair.

CHAPTER IX

INDUSTRIES

THE KARNATAK, a large cotton growing region, had weaving as one of its main industries long before the British came. Not only did the weaving industry find employment for thousands all over the Karnatak, but its products found markets near and far. The clothes which were chiefly woven were *saris*, *cholis*, *dhoties*, *pugris*, etc. There was a slight admixture of silk in some of the articles which were dyed in cochineal imported from Bombay and safflower from Nagpur. Thousands of looms wove cloth and the land hummed with their sound. With the advent of the British this industry gradually lost its grip on the industrial economy of this region. Its vitality was sapped by foreign competition.

Even before the British came, the weaving industry was weakening. Livelihood for the weavers was becoming difficult. Shortly before 1818, the price of thread had risen considerably while the value of cloth remained the same. Marshall in his statistical report in 1822 wrote that *javari* sold at 13 seers per rupee in 1820. He worked out 1,095 seers as annual consumption of *javari* in a family of six which in 1820 cost Rs. 84. Taking 280 working days in a year, the earning of an average family would come to Rs 105 which would leave Rs. 11 only for all other necessities of life.¹ On the advent of the British there was not a manufacturing town that did not exhibit marks of decay.

Soaring prices of grains and a decaying industry left empty houses and a decreasing population by 1822. Here, as in the case of land assessment, the new administration blundered. The people attributed the decay in weaving industry to exorbitant taxation. The former Government levied a duty on the houses of manufacture. Marshall wrote: "there seems little doubt that the profits of the *Hutgars* were considerably lower and yet their assessment is from 12 to 18 rupees per house.

¹ *Statistical Report*, Marshall, p. 52.

Their headman (*shetee*) says his (6) houses are indebted 200 rupees to Shahpur merchants." These duties had quadrupled under the British. Under the Rastias, who were the *Sirdars* of the Peshwa, the Karnatak was administered on equitable and humane principles. Bagalkot, one of the greatest manufacturing centres under the Rastias, and even under the last Peshwa, was losing its former prosperity and the merchants were sinking into poverty. In spite of these ruinous blows, the industry survived and till the end of the British rule showed an amazing vitality to surmount all difficulty.

A quarter of a century after the establishment of the British rule, the Karnatak still hummed with the sound of hundreds of looms. In 1843, at the commencement of the New Land Survey, coarse cotton fabrics of various kinds, suited to the local demands, found a market not only in the Karnatak but in Kanara, on the coast and elsewhere. At one place, in Parasgad taluka, over 200 families were known to dye and print cloth in 1849. Of the total population in Gokak more than half were dependent on weaving, dyeing and printing cloth. Its products went to Bombay, Belgaum, Sangli and Meritch. But the weavers were not half as well off in 1844 as they were twenty years before. Wingate wrote that a weaver earned two annas a day which was certainly a very low income even in a land where provisions are so cheap.

In spite of the setback in weaving industry since 1822 quite a large number of people in Badami and Bagalkot subsisted on manufacture in 1852. The chief manufacturing centres in these talukas were Kehrrur and Guledgud. Kehrrur was losing its importance to Gokak. By 1848 there were only 350 looms in Kehrrur manufacturing low-priced saris exported to Poona, Bombay and the Konkan. Guledgud continued to prosper and had 1,800 looms in 1852 manufacturing all kinds of cloth both cotton and silk. The annual output was valued at four lakhs of rupees and found a market all over the country. The manufacturers at Badami were the same as those at Kehrrur and were in the same depressed condition. In the town of Bagalkot there were 500 to 600 looms manufacturing cotton cloth with silk border worn by upper classes. The lower priced varieties were

ECONOMIC LIFE IN THE BOMBAY KARNATAK

exported and its famous turban industry had fallen off. At Ilkal in Hungund taluka three thousand weavers manufactured silk and cotton cloth. Saris and cholis were the staple manufacture particularly the latter of which a couple of thousands were sold every week. Besides Ilkal there were Kumutgi, Sufcebhavi, Goodur where 2,700 weavers (in these three towns) made coarse cotton fabrics. At Kumutgi, 50 houses of copper-smiths exported their wares to Bagalkot, Belgaum and the Nizam's dominions.

At Athni in Belgaum district, there were 2,327 looms sustaining 5,000 people in the weaving industry. Hubli, of which we have heard a lot, gave employment also to women, who in addition to household duties, devoted their spare time to spinning, and the yarn manufactured, after supplying the weavers of the taluka, found a ready market at Hubli. Gadag and Betgeri manufactured saris of a superior quality than those at Hubli. Bankapur made cotton and woollen fabrics, shoes, sandals and cotton twists. These goods fetched on an average of Rs. 1,500 at weekly markets. Dharwar, Kod, Chikodi and Bedi were mainly agricultural. But at Ranibennur cotton stuffs and woollen blankets of a fine description were manufactured. At times these found a market in Mysore and Kanara. The more expert weavers in the Karnatak made a rich silk cloth called *pitambar*. One other place that needs mention is Nargund where there were 400 looms and a considerable number of weavers.

Though weaving was such an important industry, the lot of the weavers was hard. The income from weaving was dwindling. The weavers were becoming poorer as a class. The pressure of English goods lowered the price of native articles and reduced the means of those engaged in their production. Even the yarn industry was being replaced by cheap English yarn, till by 1852 native yarn was supplanted by the English, especially for the manufacture of finer kinds of cloth. An important cottage industry was being ruined. The abundant supply of cheap home-made yarn gradually disappeared and the weaver went in search of European yarn. Most of the looms referred to were owned by the weavers who earned in 1852 about 1½ to 6 annas a day. They complained that trade was

INDUSTRIES

less brisk than it was ten years ago due to enhanced price of cotton and silk yarn and the competition of English manufactures. The good quality silk manufactures still held the market but the weavers of common cotton fabrics found themselves undersold by cheap English manufactures. Then started the road to ruin. As competition grew yearly, a staggering blow was given to the weaving industry. In the evidence led before the Select Committee in 1840, Charles Edward Trevelyn, giving reason for the decline of Indian manufactures, said:

"Indian silk manufacture stands its ground, but the finer sorts of Indian cotton manufacture have almost disappeared. The only cotton manufactures which stand their ground in India are of a very coarse kind; and the English cotton manufactures are generally consumed by all above the very poorest throughout India."²

In spite of this serious setback by foreign competition and widespread poverty among the weavers the industry continued to persist. In the seventies we still hear of the increase of looms in certain quarters. In the talukas of Indi, Sindgi, Bijapur and Bagewadi in Bijapur district the number of looms for the manufacture of blankets and cotton cloth "have greatly increased within the last 30 years". Thirty years ago there were 151 looms for making cloth now there were 504 and the looms for blankets increased from 10 to 190. Dyeing cotton thread with indigo and madder was carried on to a great extent. The red-dyed thread was held in high esteem on account of its fast colour and exported to many places. In Dharwar, for example in the Bankapur taluka, the weaving industry had by no means declined. The returns obtained from the *Mamlatdar* showed that in the 27 villages, where most of the weavers lived, the following was the increase in looms for the thirty years ending in 1875:

Year	Houses	Souls	Looms
1845	188	1,047	395
1875	371	2,190	867

² Report of the Select Committee, 1840, p. 108.

forces of the Industrial Revolution worked their will in India as elsewhere.

Writing on industries in the Belgaum district the *Survey Report* in 1888 stated: "The future of this industry (weaving) is not hopeful, as the railway must, in course of time, cheapen the prices at which English and Bombay cloth can compete with the produce of the local handlooms." Everywhere the establishment of railway communication had been the signal for the abandonment of handloom manufactures, unless they were of some peculiar kind or quality. The hand-manufacture of coarse cloth could never compete with the products of Bombay Mills, and still less with the machinery erected in towns lying near the coast. The opening out of communications brought with it a tendency for manufacturers to concentrate at large seats of industry and the ultimate migration of weavers to large industrial centres. When the railway opened out a tract to the influence of large manufacturing centres the local demands of that tract became known and machinery was employed to develop the necessary supply.

Yet it was fortunate that the very agency which destroyed the petty local manufactures provided a compensation for the loss. In the eighties there were very few parts of the Karnatak to which the railway had yet penetrated where its advent had caused a revolution in the course of trade or agriculture. Yet the railway now offered the cultivator a choice of markets and brought in its train a brisk carrying trade which employed the cultivators' carts and bullocks when otherwise they were idle in the non-cultivating season. To this advantage was added the possibility of establishing cotton presses and spinning and weaving mills to utilise the raw produce of the region. The *Survey Superintendent* wrote: "The construction of a railway in the Bombay Presidency has seldom failed to lead to some such enterprise. At Hubli in the Dharwar District, a successful spinning mill has been established in anticipation of it."

ECONOMIC LIFE IN THE BOMBAY KARNATAK

In the talukas of Dharwar, Kod. and Hangal, there were 733,437 and 351 looms respectively for the manufacture of cotton and woollen fabrics. In 1878 large number of weavers lived in the towns of Ranibennur and Byadgi. From the records of the *Mamlatdar* for the Ranibennur taluka, it was found that in 19 of the largest villages and towns, there were 1,648 weavers in 1847 and the same villages and towns showed 1,586 souls under the same head in 1878. There was a decrease; but it was reported that "considering the progress which European manufactures have made in supplanting those of native origin, it is satisfactory that the decrease is no greater."

From the data obtained for Hubli in 1875, we learn that the old staple industry of the place, weaving, had by no means declined: there were 4,982 looms against 2,262 in 1843. A superior description of *cholis* or bodices and *saris* were also woven. Many of these were fringed and were of silk, and their manufacture was a valued industry. The *Mamlatdar* said that the value of the silk annually used was estimated at Rs. 1,20,000 and the cotton thread to Rs. 2,90,000; the total value of raw material came to Rs. 4,10,000.³ These figures give an idea of the extent and importance of the industry in the economy of the region.

Other industries about the same time were glass bangles of different colours, scented powders of sandalwood, frankincense, stamped coloured cloth, *razaees* or coverlets, earthen pots, etc. In spite of the famine in 1876-77, and other factors previously stated, the seventies record a steady growth, (in several quarters) in weaving industry. Records appear to belie our fears regarding the future of weavers and weaving. But subtle forces were working to undermine the weaver. Foreign competition was growing, and with the advent of railways, and introduction of textile mills, handloom weaving, after the eighties, was to fight a losing battle. The age of machinery and mass production was sure to spell the ruin of all cottage industries. The

³The fabrics manufactured were valued as follows:

"Of silk solely Rs. 15,000, of thread solely Rs. 50,000, and of silk and thread intermixed Rs. 5,00,000. Total Rs. 5,65,000." *Hubli Survey Report*, 1875.

forces of the Industrial Revolution worked their will in India as elsewhere.

Writing on industries in the Belgaum district the *Survey Report* in 1888 stated: "The future of this industry (weaving) is not hopeful, as the railway must, in course of time, cheapen the prices at which English and Bombay cloth can compete with the produce of the local handlooms." Everywhere the establishment of railway communication had been the signal for the abandonment of handloom manufactures, unless they were of some peculiar kind or quality. The hand-manufacture of coarse cloth could never compete with the products of Bombay Mills, and still less with the machinery erected in towns lying near the coast. The opening out of communications brought with it a tendency for manufacturers to concentrate at large seats of industry and the ultimate migration of weavers to large industrial centres. When the railway opened out a tract to the influence of large manufacturing centres the local demands of that tract became known and machinery was employed to develop the necessary supply.

Yet it was fortunate that the very agency which destroyed the petty local manufactures provided a compensation for the loss. In the eighties there were very few parts of the Karnatak to which the railway had yet penetrated where its advent had caused a revolution in the course of trade or agriculture. Yet the railway now offered the cultivator a choice of markets and brought in its train a brisk carrying trade which employed the cultivators' carts and bullocks when otherwise they were idle in the non-cultivating season. To this advantage was added the possibility of establishing cotton presses and spinning and weaving mills to utilise the raw produce of the region. The Survey Superintendent wrote: "The construction of a railway in the Bombay Presidency has seldom failed to lead to some such enterprise. At Hubli in the Dharwar District, a successful spinning mill has been established in anticipation of it."

In certain parts of the Karnatak, where the famine of 1876-77 had been severe a number of weavers had migrated elsewhere; and the industry considerably declined in those quarters.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

The dyeing of silk and cotton thread was a source of livelihood to quite a few and the coloured printing of cotton fabrics was largely carried on. The looms of Guledgud which turned out women's bodices and cloth mixed with silk of a superior kind continued but their continuance "could not be altogether depended upon." Bagalkot, once the home of handloom industry, now contained only 395 looms in the entire taluka, when at one time, the town of Bagalkot alone boasted of 560 looms. By 1885 few weavers were well-to-do or worked with their own capital; the majority depended on the sawkar for their raw material and earned from six to ten or twelve annas a day, according to their skill or industry. The main output was coarse cotton cloth which was for local consumption. Surplus produce (hardly any) was sent for sale to the adjoining Native States. Altogether it may be said that though these coarse manufactures had not perhaps much increased, the demand for them appeared still to be well maintained.

It has been noticed that the hand-spinning of cotton yarn had been on the decline for some years, owing to the more extended use of machine-spun yarn in weaving. This resulted in the decline in hand-spinning as an industry save in villages at a distance from large towns or from the railway. The hand-

TABLE 83
NUMBER OF LOOMS IN THE TALUKAS OF KARNATAK .

Years	Talukas			
	Kod	Dharwar	Parasgad	Ranibennur
	looms	looms	looms	looms
1882	437	1,706	470	1,722
1912	131	644	446	1,460

"In Guledgud, where finer goods are produced the weaving trade has greatly thriven, and there are now I ascertained 2,386 looms at work against 1,800 mentioned in 1851. I was not able to obtain complete information in this town for past years, but it appeared to be the general opinion that the number of looms now employed had nearly reached what it was immediately before the famine." *Revenue Survey Report on Badami Taluka, 1886.*

spun yarn was used for making strong coarse cloth. Coarse cotton cloth and ordinary *kamlis* or blankets formed the bulk of the products of the loom. The demand for the former had declined owing to the increasing use of Manchester and other mill made cloth, which was considerably cheaper. Everywhere the number of looms had lessened (Table 88).

Even in Gadag hand spinning which used to be a considerable industry had delined due to importation of yarn. Further deterioration was due to the establishment in 1898 of the Gadag Cotton Spinning Mill. Ranibennur, the largest cotton producing centre, also registered a decline in weaving industry because of mill woven cloth—cheaper and finer to look at. With the decline in weaving industry the dyeing industry also disappeared. Everywhere there grew up a demand for cheap mill-made goods. In Athni 'the weaving industry was insignificant'.

The industrial landscape of the Karnatak underwent a rapid change from the last decade of the nineteenth century with the establishment of textile mills. For example in 1881 there was one ginning factory and two presses working at Hubli. In 1907 we hear of 19 factories within its municipal limits; all but four (the Railway workshops, the two mills of the Southern Maratha Spinning and Weaving Co.,⁵ and a Bone Mill) were concerned with ginning and pressing and baling the cotton brought into the town for export to Bombay. For the last ten years the average of cotton annually pressed was, nearly 46,000 bales of 364 lbs. each. The majority of these factories had been established during or after the 1890's. The total number of persons to whom employment was given by the factories amounted to about 40,000 of whom the Railway Workshops employed nearly half; and the spinning mills from 1,300 to 1,400. The manufacture of brass and copper vessels was the only other industry of importance. The number of makers

⁵ "According to details for each year from 1893 to 1902 supplied by the manager, the quantity of cotton purchased annually by the Company during that time has been from nearly 16 to 36 lakhs of pounds, value from Rs. 3,50,454 to Rs. 11,19,514 and the quantity of yarn produced annually by both mills from nearly 18 to 36½ lakhs of pounds." *Survey Report on Hubli*, 1907.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

of brass and copper vessels was 434. All these resided within municipal limits.

About the same time (1908-09) in Belgaum, the Gokak Falls Mills continued to do good work. They employed on an average 1,734 hands daily turning out yarn worth over Rs. 35 lakhs. Both at Bijapur and Dharwar the ginning and pressing factories did good work. The Fly shuttle class for weavers started by the District Local Board was doing some good in introducing an improved style of loom. During these years (1903-11) it was felt that gold could be mined in large quantity at a place called Kabligath in Dharwar District. But by 1911 these expectations were laid to rest. Two other industries were begun in Belgaum, sugar refining and a match factory. The former showed no signs of progress while the latter was finding it difficult to compete with foreign import, and besides suitable timber for match production was not easily available. Dharwar had also two match factories of which one closed down. The year 1910-11 was a boom year for cotton cultivators. The price paid for cotton purchased for the Gokak Falls Mills was reported to have been worth Rs. 31 lakhs. In 1911-12 the Belgaum Match Manufacturing Co. was making profit. Government supplied wood free to the Company. In these pre-war years trade was generally brisk. Industries were still somewhat limited, yet the mills at Gokak, Hubli and Gadag were all doing well. Cotton gins were fairly numerous and showed a tendency to increase both in numbers and efficiency. The two match factories were reported to be working satisfactorily.

During and shortly after the war (1914-18) as a result of scarcity of yarn and dyes, many a weaver took to agriculture and many had to weave for wages under the capitalists. But those who continued to weave either on their own or as wage earners did well for themselves. The weavers in Dishnur, Bailhongal and Kittur were poor; many of them were in debt and worked with material supplied by sawkars; while in Gokak, in 1919, we learn that both cotton and woollen looms had increased but due to plague they lay idle because the weavers had migrated. The Gokak weavers produced both cotton and silk-bordered saris; but they found it hard to compete with

INDUSTRIES

the products of the Sholapur Mills. About Rs. 40,000. worth of silk was annually imported and dyed in Gokak and three-fourths of it was locally woven. There were 60 households of dyers in Gokak.

In the talukas of Chikodi and Hukkeri the same conditions prevailed. The number of looms had decreased considerably: (Table 89).

TABLE 89
THE NUMBER OF LOOMS IN 1885 AND 1919

Year	No. of looms	
	Cotton	Woollen
1885	1,474	288
1919	928	237

For this mortality among the weavers, plague was partly responsible. The saris and dhotars worn by the peasantry were the chief handloom products. Most of the weavers worked for dealers in Kolhapur and Nipani and Chikodi and were paid by the piece: six annas was the payment for weaving one sari—which represented a day's work.

If there were centres of weaving industry which survived the shock the industry received from foreign competition, textile mills, railways, etc. they were Guledgud, Ilkad and Kerur. The Survey Report on the Badami Taluka in 1919 states:

"Guledgud produces silk cholis of very fine quality which are well-known all over the Presidency. It is not a great exaggeration to say that every one in Guledgud, man, woman or child, takes some part in the weaving industry whatever other avocation he or she may have. In Kerur the weavers were not so skilful."

Guledgud which had 1,800 looms in 1851 and 2,386 in 1883 had now 4,658 (bodice looms only). At Kerur the numbers had practically doubled. The secret of their success lay in English yarn. The Survey Report states:

ECONOMIC LIFE IN THE BOMBAY KARNATAK

"The amount of locally spun yarn that is used by Badami weavers is negligible. . . . The bodice looms demand English cotton, as the Sholapur or Bombay made yarns are not sufficiently fine. . . . In Guledgud the demand for the weavers is so keen that they are within limits able to make their own terms with the masters."

The *marwaris* who supplied the silk and yarn bought up the woven article, controlled the looms of Kerur and nearly all other villages of the taluka. In the eighties Badami showed 3,063 cotton looms. It now had 6,043 scattered over 37 villages. But it was acknowledged that the statistics now (1919) were probably more accurate and complete and there were a few more villages taken into account in 1919 than formerly. But the evidence showed that the weaving industry was flourishing rather than declining in Badami taluka. "I think I am correct in saying" wrote the Superintendent of Survey, "that the better class of weavers are in a better position now than those whose work is inferior."

The Ilkal saris of fine cotton and silk were still well-known. Although Wingate was doubtful of the survival of the weaving industry in Ilkal, fearing that native products would be under-sold by English manufacture, years belied his fears. The looms at Ilkal continued to increase over the years (Table 90).

TABLE 90
NUMBER OF LOOMS AT ILKAL

1851	1883	1913
<i>looms</i>	<i>looms</i>	<i>looms</i>
1,750	1,813	3,750

English yarn was used here as elsewhere for finer textures. Though the weavers as a class were in debt to *sawkars*, they were better placed than the agricultural population. Sometimes the demand for the weavers was so great that they moved about from place to place.

While Guledgud and Ilkal had withstood the tide of the age of machinery, Bagalkot, once a famous weaving centre, had fallen considerably. The little that was found was of a poor quality (Table 91).

Kamli looms were of greater comparative value; the weavers were increasing particularly in the valley of the Ghatprabha. Another activity of importance was the opening of limestone quarries just outside Bagalkot town.

The survival of the weaving industry in certain quarters of the Karnatak was due to the steady demand for specialised articles. The best example is that of women's bodices at Guledgud and silk products designed to capture the taste of the native population. The texture, durability and finish that such hand-loom products possessed were beyond the reach of mass production. They catered to the taste of the people, they were the indigenous products of the land.

TABLE 91
NUMBER OF LOOMS AT BAGALKOT, ILKAL AND GULEDGUD

	<i>No. of looms</i>	<i>Daily production in rupees</i>
Bagalkot	350	2,500
Ilkal	3,750	5,000
Guledgud	4,658	10,000

Whatever the fate of weaving industry in the Karnatak, it continued to grow as an important centre for raw cotton. Cotton was its principal source of wealth. In 1913-14, 12 lakhs of acres were under cotton with an output of approximately 2 lakhs of bales, valued at 300 lakhs of rupees.^c Connected therewith were 47 ginning factories and the spinning and weaving mills at Gokak Falls, Gadag and Hubli. The average area under cotton had risen in the last ten years by two lakhs of acres and the establishment of new ginning factories continued multiplying from 20 to 47. At Bailhongal for example, Rs. 13,00,000 worth of cotton was baled and exported in 1917. In 1919 the Gokak

^c *Land Administration Report, 1913-14.*

ECONOMIC LIFE IN THE BOMBAY KARNATAK

Falls Mills bought over 60,00,000 pounds of cotton. They employed 913 men, 681 women and 170 children. The village of stone houses put up for the operatives contained a population of 1,800 people. Smiths, fitters and carpenters were paid as much as 14 annas a day. Spinners earned up to 6½ as. a day. The success of this enterprise furnished the whole taluka with an easy accessible market for what was its most important money crop—cotton.

In spite of the internal consumption of cotton by its few textile mills and its fading handloom industry, it was more prized for its export value. The fast multiplying ginning factories were an evidence of its growing external demand. Many a taluka hummed with the cotton mills and cotton presses. Gadag and Hubli as rail heads transported cotton to Bombay and Sholapur. Cotton controls the urban rhythm of the Karnatak towns.

The outbreak of the war (1914-15) caused some disturbance in prices, but the alarm quickly died down, and the conditions of trade became normal, with some rare exceptions, e.g. in regard to sugar, dyes and temporarily in cotton and wheat. But for the shortage of dyes and chemicals, war conditions were nowhere noticeable the very next year. Trade was good, especially in cotton. The cotton industry was doing well everywhere. Owing to the large demand from Japan, cotton sold at high prices. By 1917-18 the trade in cotton was so prosperous that prices rose by 50 to 100 per cent. The Collector of Dharwar wrote: "The price of cotton rose from Rs. 240 to Rs. 400 per nag, and all concerned in the trade reaped a good harvest. The cultivators on the whole shared in the general profits." Gadag and Hubli, large cotton centres, had a boom time. There was good business also at Nargund, Haveri, Rani-bennur and Dharwar. Large profits were also being made in grain and kerosene oil.

The two match factories in Dharwar and Belgaum had closed; but the one at Dharwar commenced functioning because of the War. The factories failed because of (i) lack of proper supply of soft wood; and (ii) lack of support from local capitalists. This was rather sad considering the vicinity of good

forests to both the districts. Weaving was hard hit because of abnormal prices of yarn and dyes. Because of the high prices of cotton speculation increased, and by 1918-19 hit many speculators hard when the prices of cotton became irregular.

In 1922-23 we learn that "the saris of Ilkal and *khangs* of Gulbarga find a good market in the Karnatak." The carpet industry at Navalgund was on a decline but a co-operative society was started to save the industry. The weaving of *kambhis* had improved both in texture and gloss. Among smaller industries may be mentioned the bangle industry at Belgaum, toys at Gokak, trade in quarried stones at Badami and Bagalkot. A number of men, women and children were employed at Nipani for about six months of the year in preparing tobacco for export. The men were paid six annas, the women four annas. Binding tobacco leaves into bales for transport is skilled work at which a man could earn a rupee a day. In some villages, the mahars took a special part in the tobacco trade: they bought the crop standing and prepared it for export.

Succession of bad seasons from 1924-25 caused depression in cotton trade. Handlooms had lean years due partly to the general depression in trade, and partly to their inability to compete with mill-made cloth. Though Dharwar experienced a slack season in 1927-28, Belgaum and Bijapur recorded a good year and ginning and pressing factories found sufficient work. Despite the slump in trade the next year due to mill strikes in Bombay, the Gokak Falls Mills and the Bharat Spinning and Weaving Mills of Hubli worked throughout the year. But in 1929-30 owing to unfavourable rains and general slump in trade the mills both in Belgaum and Hubli were hard hit. The handloom industry, especially in Bijapur, was seriously hit by the boycott carried on by the Congress.

With the commencement of the economic blizzard in 1930-31 came the world-wide depression in trade and a steep fall in prices. The cotton crop in the Karnatak was poor that year and the ginning and pressing factories did not have enough work. The boycott of the Cotton Sale Society at Bailhongal partially accounted for less work for gins. The number of cotton bales turned out by the Bailhongal factories was 14,000 as

ECONOMIC LIFE IN THE BOMBAY KARNATAK

against 20,000 in the preceding year. The weaving industry also suffered due to the general trade depression and boycott of foreign cloth and yarn. *Tacavi* had to be given to the weavers to the tune of a few thousands to keep them employed. During the next three years ending in 1934 conditions continued as before. The money value of agricultural produce showed no improvement. Cotton trade continued to be depressed. Small industries like bangle making, perfumery and brass and copper pot industry fared indifferently. Handloom was mainly confined to coloured cotton and silk fabrics and the coarse cloth was unable to compete with cheap mill-made cloth. Even in 1938-39 there was no appreciable change in the condition of trade. In the Gokak Falls Mills there was a strike resulting in serious loss to the management.

The industrial towns and their population in each of the three districts of the Karnatak are given in Table 92.

TABLE 92
POPULATION AND TOWNS OF KARNATAK IN 1938

<i>District</i>	<i>Town</i>	<i>Population</i>
Belgaum	Belgaum	41,204
	Nipani	17,857
	Athni	13,561
	Gokak	11,866
Dharwar	Hubli	89,982
	Gadag	45,852
	Dharwar	41,671
Bijapur	Bijapur	39,747
	Guledgud	16,756
	Bagalkot	15,597
	Ilkal	14,257

The proportion of urban population to total population in each of the three districts was 11.8, 25.5 and 12.6 per cent respectively.

It was estimated that in 1938 there were 600 handlooms in Belgaum, 500 in Gokak and about 500 in Bailhongal. Both *khans* and *saris* were produced in Belgaum. The independent

artisans got an income of only Rs. 3 to Rs. 4 a month. Those who employed weavers produced on an average 450 *khans* and 32 *saris* per month. Piece wages were paid at the rate of Rs. 3 for 33 *khans* for weaving which a wage earner required a fortnight. The main complaint was a fall in the price of *khans*; this was stated to be partly due to over-production and partly to changing fashions. In Gokak, besides *saris*, *phetas* were also made. A worker earned about 4 annas per day. In Gokak there was a local weavers' society and advances were given by the society. The handloom industry was losing ground to power looms and the weavers were anxious that some restriction be put on power-looms. Gadag and Hubli continued as the most important handloom weaving centres in Dharwar District. In Gadag there were 100 *karkhandars* employing 2,000 workers and about 1,000 independent artisans. In Hubli there were 50 *karkhandars* and the same number of independent artisans as in Gadag. The raw material used by weavers were mostly cotton yarn and silk. The cotton yarn was mostly Indian. Silk was obtained from Bangalore. The main products were *saris*, *khans* and *dhoties*. The products were sold outside the district also. Most of the independent artisans were indebted to some extent. The *sawkars* were reluctant to loan money to the weavers. Wages were paid on piece-work basis and varied from Rs. 1/8 to Rs. 7 per *sari* according to quality and from Rs. 3 to Rs. 5/8 per unit of 32 *khans*. *Dhoties* fetched about 8 annas a *dhoti*. On an average the weaver earned Rs. 8 to Rs. 10 per month. Competition had brought down the prices.

Handloom weaving was carried on very extensively in Bijapur district. Guledgud and Ilkal were reported to have at least 5,000 looms each. The total number of looms in the district were estimated at 13,000. There were four types of persons running the industry: (i) *karkhandar*, (ii) *marwari*, (iii) independent artisan and (iv) piece-worker. The industry was suffering from keen competition which had lowered the prices considerably. There was an outcry against the *marwaris* who had captured nearly half the business. Prices had fallen so low that it was no more an economic proposition to continue in the business. There was a complaint against the octroi levied

ECONOMIC LIFE IN THE BOMBAY KARNATAK

by the municipality both on import of yarn and on export of finished products. The independent artisans were the worst hit. Their economic condition was bad and most of them were in debt. The piece-workers were as badly placed and were the serfs of the *marwari*. While independent workers sold their products to local dealers, the *karkhandars* sent their output to Khandesh, Nasik, Belgaum and Mysore. A piece-worker and his wife earned about Rs. 2/8 per week. Everywhere the weavers demanded assistance of some kind or other from Government.

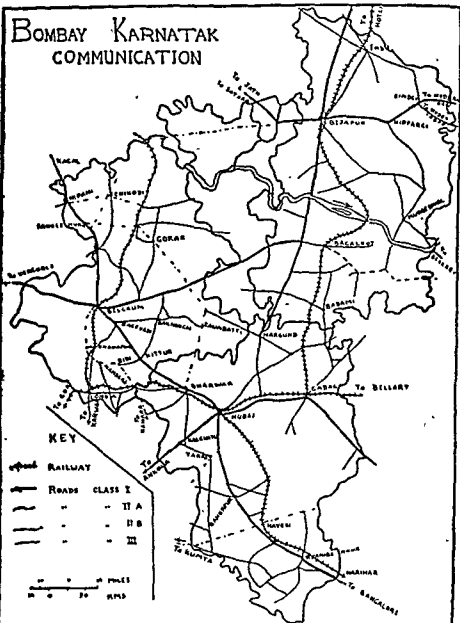
Next to weaving came the manufacture of brass and copper ware. Sales took place both on cash and credit. The workers were paid on piece basis. The artisans received, if they did full time work Rs. 25 to Rs. 28 per month. But they got work for six months only. The *karkhandars* complained that there was a big fall in their output due to the competition from power factories. Besides competition they complained about (i) the heavy freight charges on raw material, (ii) the municipal duties, (iii) fluctuations in the prices of raw material and (iv) competition of machine made products.

Among other industries we hear of rice mills, brick and tiles, tanning, toy making, wool weaving and ginning and pressing. The clay from Khanapur in Belgaum District was the best. About 2½ lakhs of bricks were sold every year. The total investment was about Rs. 52,000. There was a big tannery at Belgaum. In 1937, 13,622 hides were tanned; the annual sale was estimated at about Rs. 80,000. There were tanneries at Hubli, Dharwar and Gadag. Sales were mostly local and in the district. The income of the worker varied from Rs. 10 to Rs. 20 a month. Gokak was the famous centre for toy making. Cheap Japanese toys were replacing this indigenous industry. Bijapur was an important wool centre. It had the largest number of sheep and goats in the Province. *Kamlis* were the main supply. The wages for spinning were about a rupee for each *kamli*. Ordinary *kamlis* were sold for Rs. 3/2 each, the superior fetched Rs. 3/12 each. The monthly earning of a weaver came to Rs 8-10. There was a general complaint against the short supply of wool. Most of the wool was purchased by the agents

from Bangalore, Thana and Bombay Mills. The weavers also complained about the competition of mill rugs. And the general deterioration in the condition of the ryot also affected their market, as the ryot was the main buyer.

Regarding the future of industries in the Karnatak there are quite a few suggestions. It has been suggested that the preparation of snuff can be undertaken on a large scale at Nipani in Belgaum district. The clay at Khanapur was of such a good quality that there was the possibility of starting a glazed pottery industry at that place. The wood workers at Gokak are skilled craftsmen and there was good scope for the development of wooden articles. The district was blessed with forest produce, in particular the manufacture of charcoal on a very big scale would be an excellent venture. There was a railway, plenty of roads and a good supply of water in the rivers. The last of these resources could be effectively utilized for the development of electrical energy for industrial purpose. Both match and paper factories were within the reach of an industrialist. With tobacco so readily available, Nipani was a suitable place for establishing a cigarette factory. Karnatak with extensive cotton fields, especially Dharwar district, had immense scope for the further development of textile industry. Both Dharwar and Hubli would be ideal centres for supplying cloth to the markets near and far. The discovery of iron ore in Dharwar district had so far received no attention. Besides iron in Dharwar, the Bijapur district was rich in minerals. The district has an abundant supply of different kinds of stones. Slate stone, lime stone, grinding stone, soft stone were some of the varieties found all over the district. Besides Bijapur could also develop bangle-making and hand-made paper industry. Among small scale industries which could develop considerably were soap-making, *agarbatti*, rope-making etc.

BOMBAY KARNATAK
COMMUNICATION



CHAPTER X

TRANSPORT

WHILE the Gujarat and the Deccan were more or less well served with transport facilities, Karnatak was not so fortunate. Even as late as the seventies of the last century, the *Survey Report* on Hubli stated:

"The circumstances of the Dharwar District are peculiar. It is cut off from the coast, has no line of railway within easy access. While the district of Thana is traversed by three miles of railway and the districts of Surat, Broach, Kaira (from Cambay) and Ahmedabad are traversed by one railway and have also a coast traffic—while Poona, Sholapur, Nasik and Khandesh are traversed by one line, and while the districts of Karwar, Ratnagiri and Colaba have their sea-board available—the district of Dharwar with its 1,521,255 acres under cultivation, of which 126,032 acres under American Cotton has not a single metalled road to carry, during the monsoon months, its produce either to the coast or to other important marts out of the district."

With slight variation this was true of the Belgaum district and more so of Bijapur which was further inland.

Limited transport facilities were the bane even of the late Maratha regime. Internal traffic among the districts was poor enough but with the coast it was practically impossible. The impenetrable barrier of the ghats, here as in the north, dropped a curtain between the Karnatak and the Konkan. The ports of Vengurla and Kumta in the Konkan and Kanara were the two great attractions towards the coast. There was a made road from Vengurla to Belgaum; while the road from Kumta to Dharwar was the famous route for cotton transport.

Before the British came all communications were fair-weather tracks. During the monsoon all roads were cut off for weeks together by swollen streams and flooded rivers. The means of transport were pack bullocks, carts and men themselves. The

ECONOMIC LIFE IN THE BOMBAY KARNATAK

topography of the Karnatak presented as many obstacles to road building as that of the Konkan. A road running from Dharwar to Poona via Belgaum would have to face innumerable obstacles at almost every five miles of its course. A close examination of the landscape of the country north to south revealed that a portion of the above mentioned road was crossed by seven streams about fifty miles apart. The difficulties in road planning were encountered not only from east to west because of the ghats; but even north to south, the landscape was none too favourable to road builders.

Limited commercial activity and natural obstacles to easy communications were, perhaps, mainly responsible for the neglect of communications by former Native Governments. Even under the British, conditions were none too happy. Like the Romans, the new Empire builders were conscious of the importance of good communications for an effective control over conquered territories. So the early planning of roads by the British was done from a soldier's point of view and not that of a merchant. The commercial aspect of the planning was sacrificed to the military.¹ Even these military highways that sought to link cantonments like Poona and Belgaum to one another and to the coast were hardly kept in good repair. In 1829 the roads that sought to link the Karnatak with the coast were wretched tracts unworthy of being called roads. Upwards of fifteen years after 1829 the British remained content with these improvised communications. Years later, when Alexander Mackay travelled over the Karnatak, he was of opinion that

was soon realized by the authorities at home and in India that good communications were essential for the success of commerce and the new land settlement. Capt. George Wingate wrote in 1846:

"My own conviction is, that nothing short of extensive improvement in the internal communications of the country will meet the exigencies of the case; and that unless these be *speedily undertaken*, the revenue and trade of this Presidency will receive a shock from which they may never recover."

The amount spent on the building of roads in these early years was a miserable pittance in comparison to the revenue collected.² The total extent of the made roads by 1852 did not exceed 180 miles which included the road from:

Vengorla to Belgaum about	70 miles
Belgaum to Dharwar	47 miles
Dharwar to Madras Frontier	33 miles
Belgaum to Kaladghi	18 miles
Kaladghi to Bagalkot	12 miles

And to this, if the Belgaum-Kolhapur road could be added, the total mileage would come to 244 miles of made road in the entire Bombay Karnatak in 1852. Several other suggestions for road planning were constantly made but Mackay wrote that such offers "according to the rate at which things progress in India, will require meditation and reference for a quarter of a century at least." How poorly this road planning compares with England which had by the mid-nineteenth century 30,000 miles of turn-pike road being a mile for every thousand acres of her surface, and for about every 600 of her people.

The attention of the authorities at home was drawn to the

²In Dharwar the actual sum invested in roads in 1852 was under Rs. 9,000 which was about equal to the salary of the first assistant to the Collector, or less than *four fifths of one per cent of the revenue* which exceeded in 1850, 11½ lacs of rupees. *Economic History of the Deccan and Karnatak, 1818-1868*, R. D. Choksey, p. 335.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

topography of the Karnatak presented as many obstacles to road building as that of the Konkan. A road running from Dharwar to Poona via Belgaum would have to face innumerable obstacles at almost every five miles of its course. A close examination of the landscape of the country north to south revealed that a portion of the above mentioned road was crossed by seven streams about fifty miles apart. The difficulties in road planning were encountered not only from east to west because of the ghats; but even north to south, the landscape was none too favourable to road builders.

Limited commercial activity and natural obstacles to easy communications were, perhaps, mainly responsible for the neglect of communications by former Native Governments. Even under the British, conditions were none too happy. Like the Romans, the new Empire builders were conscious of the importance of good communications for an effective control over conquered territories. So the early planning of roads by the British was done from a soldier's point of view and not that of a merchant. The commercial aspect of the planning was sacrificed to the military.¹ Even these military highways that sought to link cantonments like Poona and Belgaum to one another and to the coast were hardly kept in good repair. In 1829 the roads that sought to link the Karnatak with the coast were wretched tracts unworthy of being called roads. Upwards of fifteen years after 1829 the British remained content with these improvised communications. Years later, when Alexander Mackay travelled over the Karnatak, he was of opinion that if these few military roads assumed any commercial importance it was just a happy coincidence.

Not till the forties did the British realize the possibilities of the Karnatak developing into one of the richest cotton growing tracts in India. Experiments in cotton culture had begun in earnest some years prior to 1840. These experiments synchronized with the New Survey settlement by George Wingate. It

¹"The communications divided themselves into two military systems, one of which was called the Poona and the other the Belgaum system; each had its main or trunk line commencing at the coast, the one at Bombay and the other at Vengorla." *Western India*, A. Mackay, p. 393.

was soon realized by the authorities at home and in India that good communications were essential for the success of commerce and the new land settlement. Capt. George Wingate wrote in 1846:

"My own conviction is, that nothing short of extensive improvement in the internal communications of the country will meet the exigencies of the case; and that unless these be *speedily undertaken*, the revenue and trade of this Presidency will receive a shock from which they may never recover."

The amount spent on the building of roads in these early years was a miserable pittance in comparison to the revenue collected.² The total extent of the made roads by 1852 did not exceed 180 miles which included the road from:

Vengorla to Belgaum about	70 miles
Belgaum to Dharwar	47 miles
Dharwar to Madras Frontier	33 miles
Belgaum to Kaladghi	18 miles
Kaladghi to Bagalkot	12 miles

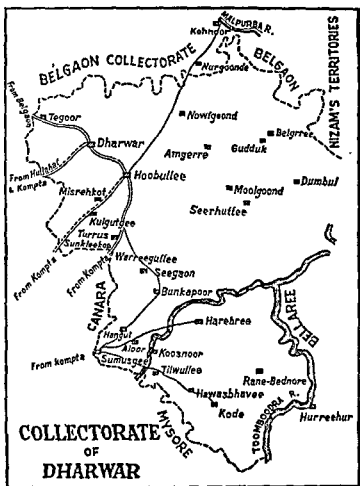
And to this, if the Belgaum-Kolhapur road could be added, the total mileage would come to 244 miles of made road in the entire Bombay Karnatak in 1852. Several other suggestions for road planning were constantly made but Mackay wrote that such offers "according to the rate at which things progress in India, will require meditation and reference for a quarter of a century at least." How poorly this road planning compares with England which had by the mid-nineteenth century 30,000 miles of turn-pike road being a mile for every thousand acres of her surface, and for about every 600 of her people.

The attention of the authorities at home was drawn to the

²In Dharwar the actual sum invested in roads in 1852 was under Rs. 9,000 which was about equal to the salary of the first assistant to the Collector, or less than *four fifths of one per cent* of the revenue which exceeded in 1850, 11½ lacs of rupees. *Economic History of the Bombay Deccan and Karnatak, 1818-1868*, R. D. Choksey, p. 335.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

neglect of roads in the Karnatak because 50 per cent of the cotton exported from the Deccan came from the Dharwar district which had so far been favoured with about 7 per cent of all the made roads in that part of the Presidency. Dharwar had brought in at an average a revenue of Rs. 12 lakhs annually and the sum spent on those 50 miles of road was Rs. 64,530; and as this sum was spread over many years, the percentage was scarcely appreciable. Even this one from Teygoor via Dharwar and Hubli (see the map) to the coast, passed through the



grain producing region, while the rest of the cotton producing tracts were without a single mile of good road. Conditions were equally deplorable in Belgaum and worse in Bijapur. The growing importance of the Karnatak as a cotton growing region made the British realize that there was one more region in India where considerable quantities of cotton could be grown



ECONOMIC LIFE IN THE BOMBAY KARNATAK

profitably. Hence between 1850 and 1860 a great advance was made in developing communications with the Western coast through Kanara.³

The skeleton map (on p. 199) will give the reader an idea of all the roads made and proposed in the Bombay Deccan and Karnatak in 1852.⁴

The thirty years that passed the introduction of Wingate's New land settlement had done a great deal, though far from enough, towards improving communications in the Karnatak. The result had been that the ryot was able to obtain larger and better markets for his produce; while the economic condition of the cultivator had largely improved owing to improvement in the means of transport and communication. Moorumed roads and carts had in most places replaced bullocks. So great had the change been that *tandas* of brinjaries⁵ with their numerous pack-bullocks were now scarcely seen. Lines of pack-bullocks to and from the Karnatak across the Ghats and up and down the country had been the main carriers of trade all over the Deccan.

Since the advent of the New Survey, the Local Fund Department had not been idle and many portions of the country in which there was not a single road five years earlier, and where little or no cart traffic was known, could now be fairly traversed with carts. The local roads, it appeared, were far better than those looked after by the Provincial authorities.

³ *Dharwar Gazetteer*, p. 393.

⁴ More detailed description of roads just before and after the introduction of the New Land Survey is given by me in *Economic History of the Bombay Deccan and Karnatak, 1818-1863*.

⁵ "Who are the Bunjarees?—Their origin is involved in great obscurity, but they are entirely a pastoral people, who never live in houses, have no fixed residence, but are constantly under canvas. They have millions of cattle. . . .

"Are they distinct from any other class of people?—Quite distinct. Their persons, their ornaments, their arms, their habits, and such religious notions as they have are quite distinct from those of any other class in India.

"Are they distinct in their language? — The language they speak is generally that spoken in the country in which they wander." W. H. Sykes, *Minutes of Evidence*, Vol III, p. 183.

In the black soil villages, communication was easily kept up in fair weather by means of tracks, but in the hilly portions cart traffic was dependent on the few made roads which intersected them and which were both difficult to construct and costly to repair.

The natural line of export of produce was to the coast. About the beginning of Wingate's survey, 1844-45, a commencement was made in Kanara to make cart roads from Sirsi to the coast. Honavar was the port to which the first road pointed but that was soon abandoned, and Kumta selected as the port, the road leading to it by the Devimani Ghat; but it was not till 1848 that any through communication by cart road was effected between Hubli and Sirsi, and between 1850 and 1856 a road connecting Bankapur with Sirsi passing near Hangal was made. Between 1860 and 1865 more roads were constructed from Dharwar District into Kanara.

Thus, in place of entire absence of direct communications with the coast existing 30 years ago, there was more than one line by good roads to more ports than one; there was also an open line of communication to the north, south and east. Wherever produce could meet with the best or most convenient market, the way was open to it. There were now three ports on the coast immediately below Dharwar accessible by good ghat roads leading to them—Kumta by the Arbyle and the Devimani ghats; Karwar by the Arbyle ghat; and Goa by the Tinai ghat. The traffic by the last was, however, insignificant.

It was some years later that these roads leading to the ports were gradually extended inland. Hence in former times there was no inducement to grow any produce of ordinary kinds beyond the local demand. The more valuable produce in proportion to bulk, cotton and pepper, coconuts and arecanuts, were grown in quantities sufficient to supply cash to meet the Government demand, and were principally conveyed by pack bullocks. Generally speaking it is to the opening up of communications with the west coast which, as previously stated occurred between 1850 and 1860, that the hinterland owes its prosperity. By 1880, the country was tolerably opened up in several direc-

ECONOMIC LIFE IN THE BOMBAY KARNATAK

tions so that the produce could be taken in whatever direction where the best market for it was obtainable. Even the Bijapur district which was considerably away from the coast benefited by the opening of the Kumbharlek ghat. The *Survey Report of 1871* stated: "The opening of the Koombarlek ghaut to carts since last rains has exceedingly stimulated trade in all districts inland communicating with it."

The survey reports from the eighties onwards are bubbling over with the news on railways and what they were expected to do. On the opening of the West Deccan line of railway from Poona to Belgaum the *Survey Report on Chikodi Taluka, 1886*, states:

"What effect the new communication will have in the immediate future, it is difficult to estimate. It will always be advantageous for the ryots—a body of men without capital—as a rule to dispose of their agricultural produce as near the place of its production as possible. . . . I believe the facilities afforded by the railway will stimulate production of the more valuable kinds of agricultural produce; these will be bought from the producers in the local markets, and thence exported in exactly the same manner as is done now: the only difference being in the healthy stimulus which will be given by the addition of the new communication. If this view of the question is correct . . . indeed the whole western side of the district will be benefited in as direct a manner by the Railway as will undoubtedly be the case with regard to the northern, central and eastern portions."

Not only would the railway benefit the export of surplus stores but also help regular and cheap imports. In times of local failure of crops—though not of famine—from any one or more of the causes which occasionally bring about such a catastrophe the Railway would pour into the country supplies of food most wanted. We have already stressed the part played by railways in the promotion of domestic commerce, industries, steady prices, etc.

Besides joining Belgaum with Poona, a distance of 242 miles,

the railway linked Belgaum with the rising port of Marmagao which lay at a distance of 101 miles. The West Deccan joined the Southern Maratha Railway at Londa, a village of the Belgaum district which was 31 miles due south of Belgaum and 70 miles due east of Marmagao. The only important station between Belgaum and Londa is Khanapur. The taluka has 39 miles of railway and four stations. The line for the most part runs through dense forest and a sparsely populated region. The surplus produce of the taluka gains an easy outlet to the coast at Marmagao, distant 84 miles by rail. It is true that Marmagao served this area but since the port lay in foreign territory, the goods had to pay custom duties and pass through custom barriers. From Londa the line turned due east passing Dharwar, Hubli, Bankapur, Haveri and Ranibennur, and from thence entered Mysore via Harihar.

Another line of the M.&S.M. railway entered the Karnatak from Sholapur. It touched Bijapur, Bagalkot, Badami and came to Gadag from where one branch was thrown into the Nizam's Dominions (Bellary) and another linked Gadag with Hubli. Because of this branch of the M.&S.M. railway the Sholapur-Hubli road, once of considerable importance, lost its utility. The opening of this railway in 1884 completely diverted the former course of traffic. Bijapur was brought into direct communication by rail with Sholapur and Bombay. The railway especially to the north was the great artery of export of the produce of the entire district and the adjacent parts of the Native States.

Probably the most immediate and striking change was the diversion to the railway of the export trade in cotton, which used to go eastwards by road. Besides changing the trade route, the railway stimulated both exports and imports by enormously widening the area both of supply and demand. Take two important trade centres in the Karnatak—Hubli and Gadag—both centres of cotton industry and trade. Those parts of the line which traverse the Hubli taluka were opened for traffic on 1st July 1885.* The two lines which connect at Hubli—one the Bellary branch running via Gadag with another branch line northwards

*The direction taken is different from what was at first expected, namely,

ECONOMIC LIFE IN THE BOMBAY KARNATAK

from Gadag to Bijapur and the other the Bangalore branch—passed respectively through the middle and near the Western edge of the great cotton and wheat growing area of the district. By the line running from Hubli northwards, raw cotton and such articles of export as were destined for Bombay reached their terminus. The better and more convenient route would have been by the old route to Karwar or Kumta if the railway had been laid in that direction; and for such exports as were to travel south and east there was equal facility by the lines running in those directions. Gadag was connected by railway with Bellary on the east (and thus ultimately with Madras); with the port of Marmagao, and with Poona, Bombay and other places north by two lines, the one running to Hotgi and the other running through Hubli to Londa. These lines commanded the whole of the cotton growing area to the east of this district, and of Bijapur as well as that of the Nizam's territory of a considerable extent.

The only drawback, to a greater use of railways, was that they were a more expensive means of transport than the roads. The Survey Report on Navalgund and Ron talukas (1908) mentions:

"Here as in Hubli, most of the produce was exported by road and not rail the latter being a cheaper mode of transport. The rails become more handy only in the rainy season. Even when the cultivator himself takes produce to the railway station it is to sell it there, not to export it on his own account. No doubt the railway would be used to a large extent if the rates were lowered sufficiently, but at present it is more profitable to cart 20 or 30 miles to the market town than 4 or 5 miles to a station."

The difference in cost between road and rail transport varied with the situation of the village. Whatever the cost of transport most of the cotton was sent by rail. It was distinctly an ad-

that the line would follow one of the old trade routes, the Karwar and Kumta roads, to the coast whither most of the export traffic of Hubli had been carried for many years for shipment to Bombay." *Survey Report on Hubli Taluka*, 1907.

vantage for a village to be near the railway. In the years that followed the railway diverted to itself the huge export trade which formerly went eastwards by road.

With the building of railways most of the old trade routes over the ghats to the Kanara ports lost their importance. It was often contemplated to open a railway route towards Honavar, Karwar or Bhatkal in Kanara. Such a route would have lessened distance, saved time and contributed to the economic development, both of Kanara and Karnatak, more effectively. The line from Hubli ought to have been extended to Karwar. The Mysore Railway Company had once an intention to extend the line from Sagar to Bhatkal and develop the Bhatkal harbour.

TABLE 93

THE RAILWAY MILEAGE IN THE KARNATAK

<i>District</i>	<i>Total Mileage</i>
Belgaum	132
Bijapur	127
Dharwar	199
Kanara	45
Total	503

The Bombay Banking Enquiry Committee, 1929-30, has observed that it cannot be said that the Karnatak is rich in the facilities it has for transport.⁷ The demand for increased railway communication remained unsatisfied till the end of the British rule. From Nipani and Chikodi in Belgaum, from Hubli and Gadag in Dharwar and from Bagalkot in Bijapur the cry continued for more railways to open up the country and link them with distant markets. Various railway projects were in the air but none materialised.

Under the British, road construction was entrusted to three bodies viz. the Public Works Department, the District Local

⁷ Even for the Bombay Province, the mileage of railways in 1938 was 2,090 miles—less than 6 per cent of the railway mileage in India, *Statistical Atlas of the Bombay State*, 1950, p. 102.

ECONOMIC LIFE IN THE BOMBAY KARNATAK

Boards and the Municipalities. The P.W.D. looks after all the first class roads; the D.L.B. is in charge of by-roads and feeder roads; and the municipalities confine themselves to construction and maintenance of roads within their jurisdiction. There were at the end of the British rule first, second and third class roads. The main road which was placed in the first class, was The Poona-Bangalore road that entered the Bombay Karnatak via Kagal and continued over a distance of 195 miles in a S.S.E. direction. On its way to Bangalore it linked up such important stations as Nipani, Sankeswar, Belgaum, Bagevadi, Kittur, Dharwar, Hubli, Bankapur, Haveri and Ranibennur. From Belgaum went two off-shoots, one to the harbour of Vengurla and the other to Bagalkot. From Hubli again, two branches ran out on either side; one to the harbour of Ankola and Karwar, while the other linked Hubli with Gadag. From Gadag the road continued into the Nizam's Dominion to Belary. Another first class road dropped into the Karnatak from Sholapur to Bijapur from where it continued till Nargund a distance of about 85 miles. These first class roads ran at a distance from but parallel to the railway except the road from Hubli to Ankola, there being no railway in that direction. At Bijapur one line branched off through Jath to Satara while another through Hipargi and Sindgi to Hyderabad.

A number of smaller but metalled roads bifurcated from the main road and radiated from large towns. These could be placed as Class II roads. For example a Class II road from Belgaum passed through Khanapur, Bidi into Kanara linking such important towns in that district as Haliyal, Yellapur, Sirsi and from Siddapur passed into Bangalore. Most of these Class II roads were all to the west of Belgaum and Dharwar. It is to this class that the famous Kumta road belonged. The Class III roads form a network of communication in various parts of the Karnatak. From Bagewadi the road branches off in one direction towards Bailhongal and Saundatti; towards the west skirting the railway it connects Nandgad and Londa to Supa and thence passes on to the harbour of Karwar. From Dharwar there are three branches, one to Londa, another to Supa and the third to Kalghatgi and Taras. From Bijapur

one road connects it to Indi in the north while another branch, running to the south, touches several towns till it passes from Muddebihal to Bellary. Bagalkot and Badami were also well served by such a network of roads.

Though roads do criss-cross the landscape, one can see, looking at the map, that vast areas remain without any signs of communications. With the exception of a railway from Londa to Marmagoa nowhere was there any rail communication with the coast and the Karnatak. The entire Bombay Province with the exception of Bombay and Marmagoa had only road communications with the Konkan. It is true that the landscape is formidable for easy communications to the coast. Yet, it cannot be denied, that unless the curtain of the ghats was pierced in several places trade in the Karnatak would continue at a disadvantage. Railway to the Konkan and Kanara would have resulted in the growth and development of harbours like Ratnagiri, Vijayadurg, Vengurla, Karwar, Ankola, Kumta, Honavar and Bhatkal. Some of them may not be as promising a harbour as Bombay. Yet if pains were taken to develop them the pressure of trade on Bombay, the distance over which commodities have to travel to reach Bombay, the loss of time and higher freight charges because of the long distances would all be saved. This neglect of communications towards the coast was indeed unfortunate. Bombay grew at the cost of other ports into a potentous mart and became the commercial gateway to the west. This was highly detrimental to the future of several promising harbours along the western coast. Among the several factors that contributed to retard the trade and economic growth of the coastline this concentration of communications north and south in the hinterland are partly responsible. With time, even the few roads that linked the coast line with the interior, gradually fell into disuse as railways entered the world of trade. Whatever little commercial activity that throbbed in the veins of the Konkan withered and the greatness and glory of Bassein, Thana, Dabhol, Malwan, Kumta, etc., emporia of trade for centuries, disappeared. The future of the Deccan and Karnatak lies along the coast.

INDEX

- ADVISOMAPUR, 63
 Ahmedabad, 68
 Ahmednagar, 2, 4, 64, 72
 Alibag, 126
 Almel, 173
 Alnavar, 170
 Amingad, 173
 Anagandy, 77
 Ankola, 20, 206, 207
 Athni, 27, 44, 111, 112, 124, 164,
 165, 168, 178, 183

 BABER, (Mr.), 19, 103
 Badami, 6, 33, 79, 124, 145, 165,
 174, 177, 185, 186, 189, 203, 207
 Bagalkot, 4, 6, 19, 44, 78, 79, 99,
 100, 111, 112, 123, 143, 145, 154,
 161, 162, 164, 165, 168, 170, 172,
 174, 175, 177, 178, 182, 187, 189,
 203, 205, 206, 207
 Bagewadi, 112, 172, 173, 179, 206
 Bailhongal, 4, 46, 96, 98, 99, 111,
 143, 161, 170, 184, 187, 189, 190,
 206
 Bankapur, 6, 39, 43, 168, 169, 170,
 178, 179, 201, 203, 206
 Barsi, 162
 Bedi, 178, 206
 Belgaum, 1, 3, 4, 6, 7, 11, 27, 33,
 34, 35, 37, 39, 42, 43, 46, 49, 50,
 52, 53, 64-67, 70, 71, 72, 74, 78,
 79, 82, 87, 90, 91, 93-97, 99, 100,
 106, 107, 108, 112-115, 120-123, 125,
 126, 129, 132, 134, 135, 143, 145,
 147, 148, 152, 153, 154, 157-160,
 164, 166, 170, 177, 178, 181, 184,
 188-193, 195, 196, 199, 202, 203,
 205, 206
 Bellary, 1, 4, 7, 157, 159, 164, 168,
 174, 203, 204, 206, 207

 Betgeri, 90, 91, 93, 158, 159, 167,
 178
 Bezvada, 173, 174
 Bhatkal, 205, 207
 Bhima, 4
 Bijapur, 1, 3, 4, 6, 11, 30, 33, 34,
 35, 37, 38, 39, 44, 49, 52, 53, 64,
 66, 68, 70, 71, 73, 74, 79, 82, 83,
 86, 87, 89, 90, 96, 97, 99, 111-115,
 119-123, 126, 134, 136, 137, 143,
 145, 162, 164, 165, 168, 170-175,
 179, 184, 189, 190, 193, 195, 199,
 202-206
 Byadgi, 4, 46, 159, 161, 162, 169,
 173, 180

 CAMPBELL, C. S., 90
 Chandore, 19
 Channing (Mr.), 106
 Chaplin, W., 13, 14, 15, 22
 Chickhandigal, 132
 Chikodi, 6, 122, 164, 171, 172, 178,
 185, 202, 205
 Climate, 8, 10
 Coins, 19, 20
 Co-operative Credit Societies, 89-101
 Copleston, W. E., 147

 DANBAL, 77, 78, 80
 Dapori, 103
 Deccan Agriculturists' Relief Act,
 124, 125
 Dharma, 5
 Dharwar, 1, 3, 4, 6, 7, 11, 14, 15, 18,
 21, 22, 23, 26, 27, 29, 30, 32-35,
 37, 39, 43, 46, 49, 50, 52, 53, 55,
 56, 57, 61, 63, 64, 65, 67, 68, 70,
 71-80, 82, 86, 88-97, 100, 103-115,
 120, 121, 123, 124, 126, 132-135,

- 143, 145, 150, 154, 158-162, 164,
166, 168, 170, 173, 178-181, 184,
188, 189, 191, 192, 193, 195, 196,
193, 201, 205, 206
Dhulia, 92
Dhundshi, 158, 161, 164, 169
Dishnur, 184
Dosh, 103
Don, 1, 4, 6, 62, 79
- ELPHINSTONE, M., 11
Ewbank, R. B., 92, 94
- FAMINE, 86, 87, 113, 114, 117, 119,
121, 122, 127, 134, 135, 136, 137
- GADAG, 4, 6, 44, 49, 80, 91, 93, 99,
106, 111, 112, 125, 132, 143, 159,
161, 166, 167, 173, 178, 183, 184,
187, 188, 192, 203-206
Ghatprabha, 1, 5, 12, 22, 68, 79, 84,
103, 145, 187
Gibbon, Dr., 105
Goa, 46, 157, 158, 170, 173, 201
Goedhart, Mr., 100
Gokak, 4, 5, 6, 43, 46, 79, 81-84, 91-
94, 98, 112, 124, 145, 158, 159,
161, 170, 177, 184, 185, 189, 190-193
Gokhale, Kasirao, 11
Goldmid (Mr.), 24
Goodur, 178
Guledgud, 4, 165, 173, 174, 177,
182, 185, 186, 187, 189, 191
Gujnul, 145, 152
Guntur, 174
- HANGAL, 6, 145, 161, 168, 180, 201
Haribar, 203
Hassard (Capt.), 110
Haveri, 4, 46, 96, 111, 158, 159, 161,
168, 169, 188, 203, 206
Hawley, Mr., 106
Hirehalla, 5
Hipargi, 206
Honavar, 110, 159, 201, 205, 207
Hotgi, 204
Hubli, 3, 4, 6, 18, 26, 33, 43-46, 49,
90-94, 96, 99, 100, 105, 106, 111,
112, 123, 126, 141, 143, 158-162,
164-170, 173, 178, 180, 181, 183,
184, 187, 188, 189, 191, 192, 193,
198, 201, 203-206
Hukeri, 170, 172, 185
Hungund, 6, 173, 174, 178
ILKAL, 173, 178, 185, 186, 187, 189,
191
- Indapur, 24
Indebtedness, 55-61
Indi, 6, 172, 179
Influenza, 39, 40, 45
Irrigation, 77-84
- JAMKHANDI, 162, 164, 175
Jath, 206
KALADJI, 30, 50, 55, 114, 115, 162,
164, 165, 172
Kalghatgi, 6, 39, 145, 206
Kalyan, 20
Kajwad, 111
Karajgi, 112, 166
Karwar, 46, 110, 159, 161, 195, 201,
204-207
Keatinge (Mr.), 76, 95
Kehrur, 177, 183, 186
Khanapur, 79, 145, 153, 192, 193,
203, 206
Kittur, 98, 181, 206
- HALIYAL, 164, 206
Halkoti, 90
Halsey, W. S., 105

INDEX

- Kod, 6, 26, 145, 168, 178, 180
 Kolhapur, 1, 3, 47, 171, 185
 Koseghul, 106
 Krishna, 1, 4, 5, 6, 11, 12, 78, 79, 83, 103
 Kumadvate, 5
 Kumpta, 20, 110, 111, 158, 159, 165, 195, 201, 204, 206, 207
 Kumutgi, 178

 LABOUR, 139-143
 Lambani, 5
 Land management, 23, 24
 Land systems, 12, 13, 14
 Language, 52, 53, 54
 Lingayat, 47, 48, 49
 Liquor, 18
 Literacy, 51, 52
 Livestock, 84-89, 114, 117, 119, 120, 127, 129
 Londa, 203, 204, 206, 207
 Lush (Dr.), 103, 104

 MACKAY, A., 27
 Madras, 150, 163, 173
 Malegaon, 7
 Malingpur, 162
 Malprabha, 1, 4, 5, 11, 12, 22, 79, 83, 103, 145
 Malwan, 20, 46, 158, 207
 Marmagoa, 168, 170, 203, 204, 207
 Mercer (Mr.), 106
 Meritch, 158, 159, 165, 177
 Mississippi, 106
 Milan, 100
 Moratgi, 173
 Mota, 92
 Muddebihal, 90, 172, 173, 174, 207
 Mudhol, 164, 174
 Mungoli, 22
 Mundargi, 132
 Munro, Thomas, 11

 Mysore, 1, 4, 150, 159, 168, 173, 178, 192, 203

 NAGARCAH, 145
 Nagargali, 153
 Naik, B.A., 152
 Nandgad, 161, 206
 Napani, 3, 43, 46, 92, 96, 125, 161, 164, 168, 170, 171-174, 185, 193, 205, 206
 Nargund, 111, 132, 178, 188, 206
 Nasik, 19
 Navalgund, 6, 96, 112, 173, 204
 Neganhal, 106
 Newbold, Capt., 5

 OCCUPATION, 54, 55
 Opium, 18, 19

 PANDHARPUR, 53, 175
 Panwel, 20
 Parasgad, 18, 27, 112, 177
 Patchapur, 18, 172
 Patne, 145
 Penn, 20, 21
 Perry, Lieut., 14
 Plague, 35, 36, 37, 122, 123, 126, 129, 134, 136, 185
 Poona, 7, 19, 24, 68, 72, 158, 161, 165, 177, 195, 196, 202, 204
 Prices, 26, 28-31, 113, 114, 116, 117, 118, 119, 122, 127, 128, 129, 131, 132, 133, 134, 136, 137

 RANDALL, Mr., 103
 Ranibennur, 4, 22, 44, 46, 92, 111, 112, 159, 161, 168, 169, 178, 180, 183, 188, 203, 206
 Rainfall, 6, 7, 64, 117, 119, 120, 121
 Rajapur, 20, 158

Ratnagiri, 34, 70, 195, 207
 Ravencroft (Mr.), 11
 Robertson (Mr.), 21
 Ron, 6, 112, 132, 165, 204
 Royle, J. F., 105, 108

SAHYADRI, 3, 6, 7, 67
 Salt, 20, 21
 Sampgaon, 6, 33, 106, 112
 Sangli, 159, 177
 Sangur, 63
 Sankeshwar, 46, 170, 171, 206
 Savanur, 111, 158
 Schools, 49, 50, 126
 Scott, Col., 79
 Shahabad, 20
 Shahpur, 3, 19, 159, 161, 177
 Shaligram, D S, 152
 Saharanpur, 105
 Sholapur, 2, 4, 7, 12, 21, 53, 64,
 72, 162, 164, 165, 168, 173, 174,
 175, 186, 188, 195, 206
 Siddapur, 206
 Sindgi, 6, 172, 173, 179, 206
 Sirsi, 164, 201, 206
 Suleebhavi, 178

Supa, 206
 Sykes (Col.), 105

TARAS, 206
Temperature, 7, 8
 Thackeray (Mr.), 14, 15, 17, 19, 21,
 22, 25, 103
 Towns, 41, 42, 43, 44, 45, 46, 47
 Tungbhadra, 1, 4, 5, 6, 22

VARDA, 5
 Vengurla, 165, 195, 206, 207
 Veshvi, 126
 Vijayadurg, 207

WADI, 125, 158
Wages, 139-143
 Walton, W., 108
 Warda, 103
 Wingate, George, 14, 24, 27, 78, 79,
 159, 177, 186, 196, 197, 200, 201

YELLAPUR, 206
 Yamkanmardi, 172

UNIVERSITY OF JODHPUR LIBRARY